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ABSTRACT

This directory of financial aid sources for minority students with any major includes the following types of information: (1) a summary and description of the fields, including college enrollment statistics, the costs of higher education, definitions of types of financial aid, and financial aid offices; (2) a directory of general scholarships, fellowships, and grants programs; (3) a description of federal student financial aid programs; (4) a list of other sources of information of financial aid and colleges; and (5) a glossary of financial aid terminology. (KM)

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SECTION I

INTRODUCTION

This booklet cites financial aid programs open to minority students regardless of their major. It should be used along with the specialized booklets in this series to provide a comprehensive picture of opportunities for minorities. For example, a student interested in business administration should use the general booklet as well as the specialized booklet on awards in business to locate the maximum number of opportunities. Most of the awards listed in these booklets are only open to minorities, but some general awards are included because of their special interest to many minority students.

Enrollment Trends

In the last 25 years, a growing number of federal, foundation, association, and other sources have established special programs to help minority students finance their college education. This was particularly true in the 1970s and many programs begun in this period are still active. The net result has been a marked increase in minority participation in higher education--although in recent years the number of Black students has declined while the number of Hispanic students continues to lag far behind their overall representation in the population. In the period 1976-1984, the enrollment of Asian students grew around 93 percent and Hispanic students 38 percent, as shown in the table below. In the same years, enrollment of Native American students rose 9 percent and Black students around four percent.

College Enrollments by Racial/Ethnic Group, 1976-1984
(Numbers in thousands)

Group	1976	1980	1984	Percent change, 1976-1984
American Indian	76	84	83	9.2%
Asian American	198	286	382	92.9
Black	1,033	1,107	1,070	3.6
Hispanic	384	472	529	37.8
White, non-Hispanic	9,076	9,833	9,767	7.6
Foreign	219	305	332	51.6
Total	10,966	12,087	12,162	100.0%

Source: Center for Statistics, US Department of Education

Another view of the disparities in college attendance by minorities appears in the "Education Pipeline in the United States" which shows that relatively fewer minority students enter each level of education beyond high school.

Education Pipeline in the United States

Percent who...	Anglos	Blacks	Chicanos	Puerto Ricans	Native Americans
Graduate from high school	83%	72%	55%	55%	55%
Enter college	38	29	22	25	17
Complete college	23	12	7	7	6
Enter graduate/ professional school	14	8	4	4	4
Complete graduate/ professional school	8	4	2	2	2

Source: Minorities in Higher Education by Alexander Astin. Jossey Bass publishers, San Francisco, 1982

Cost of Higher Education

Why do fewer minority students enter and complete college? There are many factors including counseling which may discourage some from attending or the lack of adult role models to demonstrate the virtues of higher education. But one clear and continuing barrier is the cost of higher education today. For example, one study pointed out that while in 1977-1978 it cost $5,174 to attend a private four-year college for one year that cost is estimated at $12,511 for 1988-89.

Each year, the College Board surveys colleges and universities and this is the average cost for attending college in 1986-87. Note the public institutions cost less than private ones and two-year schools less than four-year colleges.

Annual Cost of College by Type and Level of Institution

Public colleges	Tuition	Other Costs	Total Costs
Four-year	$1,337	$4,300	$5,637
Two-year	663	3,100	3,973
Private colleges			
Four-year	5,793	4,300	10,093
Two-year	3,910	3,100	7,010

At some of the nation's most highly rated private colleges and universities, costs may range from $14,000 to $17,000.

The high cost of a college education and the fact that most minority students need financial aid to make college a reality prompted the development of this series of booklets. This series first appeared in 1976, was updated in 1980 and 1981, and was revised in 1987.

Types of Financial Aid

One of the first questions to ask about financial aid is the type of program offered/available to you. There are four options.

1. Scholarships- Awards of money based on academic performance, special skills, or demonstrated financial need. Scholarships do not need to be repaid, they are awards to help you finance college. Some require that you maintain a certain academic record before funds will be provided for subsequent terms or years.

2. Grants- These are generally made on the basis of financial need and do not require repayment.

3. Loans- While evidence of financial need is often required before loans are granted they are the easiest type of financial aid to receive. The money received from a loan must be repaid--generally with a favorable rate of interest and with repayment to begin after graduation.

4. Employment- Part-time work during the school year and possibly full-time work during vacation periods. Evidence of demonstrated financial need may be required.

Financial Aid Offices

These awards are made by a college or university financial aid office to form a "financial aid package" developed for a student. The package is designed to make up the difference between costs and the expected family contribution toward college expenses. The financial aid office at a college or university often becomes as important as the admissions office.

Many states (such as Michigan, New York, and Georgia) publish a special guide to acquaint high school seniors with the range of programs available to them. Names and addresses of some offices appear in this booklet. A school or agency counselor should be able to provide either a copy of a booklet for your state or to indicate where you might write to obtain your own.

This booklet, and others in this series, does not cite the thousands of awards available to minority students through individual colleges and universities. For help in identifying them, ask a local counselor for aid or contact colleges and universities which interest you the most.

SECTION II

SELECTED LIST OF GENERAL SCHOLARSHIPS,
FELLOWSHIPS, AND GRANTS PROGRAMS

1. AIR FORCE RESERVE OFFICER TRAINING CORPS
Air Force Aid Society National Headquarters
1735 North Lynn Street, #202
Arlington, Virginia 22209

Air Force ROTC offers 4, 3-1/2, 3, 2-1/2, and 2-year scholarships on a competitive basis. The scholarships are available in the following careers or academic areas: Selected Scientific/Engineering Fields, Missile Launch Officer, Navigator, Pre-Health Professions Program, Nurse, Nontechnical Academic Areas. Students who are qualified and desire to compete for a Four-Year Scholarship should submit their applications directly to Air Force ROTC, 4-Year Scholarship Branch, Maxwell Air Force Base, Alabama 36112, for the appropriate school year they desire to enter the Scholarship Program. The deadline for submitting an application for a Four-Year Scholarship is December 15 preceding the school year a student desires to enter the Scholarship Program.

The scholarship includes a $100 nontaxable allowance each month, plus full tuition costs, laboratory fees, incidental fees, and reimbursement for cost of textbooks, for either four, three, or two years, depending on the course pursued.

2. ALABAMA COMMISSION ON HIGHER EDUCATION
One Court Square, Suite 221
Montgomery, AL 36197

Alabama provides various types of student financial assistance to residents meeting certain criteria. Listed below is a summary of the state--supported aid program.

The Alabama Student Assistance Program is a State/Federal aid program designed to provide financial assistance to Alabama residents for undergraduate post-secondary education at participating colleges and universities within the State of Alabama. There is no separate application form to apply for this grant; students apply through the participating institutions.

The Alabama Student Grant Program is designed to provide financial assistance to Alabama residents for undergraduate, nonsectarian, secular education at the various independent, non-profit Alabama colleges and universities not receiving direct appropriations from the State of Alabama. Application forms are available only through participating colleges and universities in Alabama.

The Alabama Guaranteed Student Loan Program is designed to provide funds to assist Alabama residents enrolled at accredited institutions or out-of-State residents enrolled at accredited institutions within the State of Alabama. Application forms are available from Alabama colleges and universities.

3. ALABAMA INDIAN AFFAIRS COMMISSION
339 Dexter Reese Bldg., Suite 113
Montgomery, Alabama 36104

Under this Scholarship Program, AIAC allocated approximately $80,000.00 in scholarships to Indian children from the State of Alabama to attend colleges, junior colleges, and trade schools. Eighty-three students were recipients and were nominated from tribal groups as well as the at-large Indian population of the state.

4. ALASKA COMMISSION ON POSTSECONDARY EDUCATION
Pouch FP, 400 Willoughby
Juneau, AK 99811

The Student Loan Program makes loans of up to $6,000 per year ($7,000 for graduate students) for college study for students who qualify under the provisions of the state law. If the student receives the degree toward which he or she was working when the loan was made, a portion of the loan will be forgiven; for two years, 10 percent; for three years, 20 percent; for four years, 30 percent; for five years, 40 percent; and for six years, 50 percent. Interest is 5 percent simple and repayment period is ten years. In a recent year, 110 students were aided by this program and their awards averaged $1,600 annually.

The Alaska State Educational Incentive Grant Program (SEIG) provides grants to eligible students enrolled in undergraduate programs at in-State and out-of-State postsecondary educational institutions and is available only to students who have been residents of Alaska for at least two years prior to application. The student must be enrolled in, or eligible for admission to, an accredited postsecondary educational institution as a full-time undergraduate in a degree (or comparable certificate) program. The value is from $100 to $1,500, depending upon financial need. If already enrolled, student must be maintaining satisfactory academic progress in a course of study according to the standards or practices of the institution attended.

5. ALL INDIAN PUEBLO COUNCIL, INC.
1015 Indian School Road NW
Albuquerque, NM 87197

The Scholarship Grant Program is open only to enrolled and verified members of the following Pueblos: Cochiti, Isleta, Jemez, Nambe, Picuris, Pojoaque, Sandia, San Felipe, San Ildefonso, San Juan, Santa Ana, Santa Clara, Taos, Tesuque, and Zia. The grant is for one

academic year, renewable and the grant amount is determined by the student's financial needs analysis. These grants are available only after applicants have explored all other possible sources of funds, and are in need of financial aid.

6. ALPHA PHI ALPHA EDUCATION FOUNDATION
4432 Martin Luther King Drive
Chicago, IL 60653

The Foundation seeks to help minority men and women with their educational planning and experiences. It provides scholarship assistance, help with development of college skills, and career and educational counseling.

7. ALPHA KAPPA ALPHA SORORITY INC.
5211 S Greenwood Avenue
Chicago, IL 60615

Many of the over 700 chapters provide one or more scholarships for minority women. Black high school students are eligible for two-week travel grants to historical sites in tne United States. Thirty-six women are picked each year for the program, based upon a 1,000 word essay.

8. AMERICAN ASSOCIATION OF UNIVERSITY WOMEN
2401 Virginia Avenue, N.W.
Washington, DC 20037

The program offers American Fellowships, International Fellowships, Research and Project Grants to women. The fellowships and grants programs are supported by income generated from endowments, and by current gifts from individuals, AAUW branches and divisions, and corporations and foundations.

Application must be made on current official forms. The Educational Foundation Program Office provides an application form to an applicant upon receipt of her statment of eligibility.

9. AMERICAN G. I. FORUM
621 Gabaldon Road, NW
Albuquerque, NM 87104

Individual chapters of this national organization of Chicano veterans and of its Ladies Auxiliary have been very active in scholarship programs. For information, contact the nearest local chapter.

10. AMERICAN INDIAN SCHOLARSHIP FUND/IRY, INC.
American Indian Studies Center
405 Hilgard Avenue
University of California
Los Angeles, CA 90024

Loans are available to American Indian graduates and undergraduates at any California school. The amount of the loan is $500.

11. AMERICAN INDIAN SCHOLARSHIPS, INC.
5106 Grand Avenue, NE
Albuquerque, NM 87198

This program serves American Indian graduate students nationwide, offers financial aid to those who are one-fourth or more American Indian or Alaska native pursuing studies at the master's and doctoral levels. Career statement, scholastic ability, and leadership qualities are considered. Those students whose intent is to return to the Indian communities upon degree completion are given preferential consideration. In a recent year, around 200 students received awards.

12. AMERICAN SPEECH-LANGUAGE-HEARING ASSOCIATION
1801 Rockville Pike
Rockville, MD 20852

A brochure regarding student financial aid is available on request.

13. ARIZONA STATE BOARD OF REGENTS
1535 W Jefferson
Phoenix, AZ 85007

Arizona Native American residents are eligible for the award of tuition and fees at one of the state's public colleges. Awards are for one year and are renewable.

14. ARIZONA STATE STUDENT INCENTIVE GRANT PROGRAM
Department of Education
1535 W Jefferson
Phoenix, AZ 85007

Grants of up to $1,500 are possible for students enrolled in Arizona post-secondary institutions. Must be an Arizona resident to qualify and inquiries should be directed to the financial aid office at a college of interest.

15. ARKANSAS RURAL ENDOWMENT FUND LOAN PROGRAM
1306 West Fourth Street
P.O. Box 750
Little Rock, AK 72203

About 200 new loans are granted annually, distributed throughout the State of Arkansas to students from rural areas and smaller towns. Loans may be applied either on a four-year college program, or for professions or trades such as nursing, mechanics, welding, etc. Repayments must begin as soon as the student completes his training and is employed, or in no case later than six months after graduation. Value depends on individual need and has been averaging $1,700 for two full semesters. Desired training must be taken in an Arkansas school, college, or university, if the course is available--typical exceptions are dentistry and veterinary medicine.

16. ARKANSAS STATE SCHOLARSHIPS
Department of Higher Education
1301 W Seventh Street
Little Rock, AK 72201

In a recent year, over 2,200 students were aided by this program. The amount awarded is based upon academic ability and need. Students must be a citizen or permanent resident of the United States and a resident of Arkansas. Must be enrolled or accepted for admission as a full-time undergraduate student. Student must demonstrate financial need as determined by the Federally approved formula. (Must not owe a refund to the Pell Grant (BEOG) Program, or be on a National Direct Student Loan or Guaranteed Student Loan). The value ranges from $100 to $300.

17. ARKANSAS STUDENT LOAN GUARANTEE PROGRAM
1515 W 7th Street
Little Rock, AK 72202

Loans are available only to residents of Arkansas and are made by any qualified lending institution which has agreed to participate in the Guarantee program by signing the Agreement to Endorse Loans. Student must be accepted for enrollment at an eligible institution, or admitted to and in good standing as a full-time or half-time student as determined by the institution. The value for undergraduate loans is $2,500 per academic year, or $12,500 maximum for a 5-year program. Graduate students, $5,000 per academic year, or $25,000 maximum. Repayment begins six months after completion of studies, with minimum monthly payments of $50.

18. ARMY EDUCATION PROGRAM

Each of the armed forces offers educational activities to active duty personnel and the program of the Army, as the largest of the services, is illustrative.

The program includes basic skills education up to the level of the high school diploma, English-as-a-Second Language for persons whose native language was other than English, Servicemembers Opportunity College for off-duty college courses, tuition assistance, and educational counseling.

19. ARMY ROTC
ROTC Scholarships
P.O. Box 9000
Clifton, NJ 07015-9974

Army ROTC offers an opportunity for a college student to earn a commission in the U.S. Army at the same time he or she earns a baccalaureate degree.

Four-year ROTC scholarships are available to high school seniors who are accepted at any one of the institutions hosting an ROTC program. Three- and two-year scholarships are awarded to highly qualified students already enrolled in college.

Scholarship cadets receive tuition, required educational fees, and an amount for textbooks, supplies and equipment, plus a living allowance of up to $1,000 each school year the scholarship is in effect. Non-scholarship Advanced Course students who are in the final two years of ROTC also receive the same living allowance of up to $1,000 for each of these last 2 years.

20. ARROW, INC.
1000 Connecticut Avenue, NW, Suite 401
Washington, DC 20036

Founded in 1949, Arrow, Inc. is dedicated to the advancement of the American Indian. Limited financial aid is made available to students who plan later work assisting Native peoples.

21. ASPIRA OF AMERICA
114 E 28th Street
New York, NY 10016

Organized to help Spanish-speaking students obtain a college education and to obtain meaningful employment after it, ASPIRA helps students locate a suitable college, remain in school until graduation, and, if desired, locate suitable graduate or professional training opportunities. It serves over 8,000 persons a year.

Service is provided by offices located as follows:

ASPIRA of New Jersey
106 Halsey Street
Newark, NJ 07102

ASPIRA of Pennsylvania
526 Girard Avenue
Philadelphia, PA 19123

ASPIRA of Florida
2902 NW 2nd Avenue
Miami, FL 33127

ASPIRA of Illinois
3432 W Diversey Avenue
Chicago, IL 60647
ASPIRA of New York
332 E 149th St.
New York, NY 10451

ASPIRA Center for Educational Equity
1625 Eye Street, NW, Suite 324-A
Washington, DC 20006

ASPIRA offers no scholarships, but does make loans up to $1,000 for a school year.

22. ASSOCIATION ON AMERICAN INDIAN AFFAIRS
95 Madison Avenue
New York, NY 10016

Small grants of from $100 to $300 are provided for American Indians and Alaska Natives. Applications should be submitted after students are enrolled in college and should include name, tribal affiliation, brief description of background, year in school, and subject of study, educational goals, summary of financial need, and name, address, and phone number of financial aid officer at the institution attended by the student.

23. ASSOCIATION ON AMERICAN INDIAN AFFAIRS, INC.
95 Madison Avenue
New York, NY 10016-7877

AAIA is seeking applicants for the Sequoyah Fellowship Program for American Indian and Alaska Native Graduate students.

The Fellowship provides a one-year, $1,500 unrestricted stipend paid in two equal installments. To be considered, a graduate student must be an enrolled member of an American Indian tribe or Alaska Native corporation.

Native American students facing financial emergencies are also eligible for one time grants of $75 to $300.

24. ASSOCIATION OF BLACK ADMISSIONS AND FINANCIAL AID
OFFICERS OF THE IVY LEAGUE AND SISTER SCHOOLS
PO Box 1019 Astor Station
Boston, MA 02123

The Association helps minorities gain access to and finance a New England college education. It publishes a free booklet Unequaled Opportunity: A Guide for Minority Students and Parents to the Ivy League and Sister Schools. The "sister schools" are seven leading women's colleges in the area.

25. BAPTIST GENERAL CONVENTION OF TEXAS
511 North Akard
Dallas, TX 75201-3355

To aid deserving college students of Latin American descent who are unable to finance a college education.

Latin American students of high character and better-than-average scholarshiip ability are eligible.

26. BLACKFEET TRIBAL EDUCATION GRANT
Blackfeet Tribal Education Department
P.O. Box 850
Browning, MT 59417

To provide financial assistance for undergraduate or graduate education to members of the Blackfeet Tribe. Selection is based on academic record and financial need.

27. BUREAU OF INDIAN AFFAIRS
Office of Indian Education Programs
P.O. Box 8327
Albuquerque, New Mexico 87103

Native Americans may apply to the Bureau of Indian Affairs for financial aid, as well as receive information about other sources of financial aid available to them. A wide range of programs is available.

28. BURGER KING COMPANY

Any Burger King employee who is 16 or older, who has worked for a Burger King fast food outlet for over three months for at least 15 hours a week is eligible for a high school or college scholarship of $200 per month. Students must maintain at least a "C" average to retain the scholarship. The maximum which may be provided by this program is $2,000. For information, contact the Burger King at which employed.

29. BUSINESS AND PROFESSIONAL WOMEN'S FOUNDATION
2012 Massachusetts Avenue, NW
Washington, DC 20036

The Foundation's financial assistance programs help women with critical funds at critical points in their lives. Whether re-entry women, women with years of work experience, or women presently in undergraduate programs, the majority of these women face a common problem--the need for financial assistance.

The Career Advancement Scholarship, the Clairol Loving Care Scholarship, the New York Life Foundation Scholarship for Women in the Health Professions, the Loan Fund for Women in Engineering Studies, and the BPW/Sears-Roebuck Loan Fund for Women in Graduate Business Studies provide funds for tuition, fees, and related expenses. Eligibility requirements, program deadlines, and career information are listed in program literature.

30. CALIFORNIA COMMUNITY COLLEGES
825 15th Street
Sacramento, CA 95814

The Extended Opportunity Program offers disadvantaged students special support for study in any community college in California. The program seeks to serve full-time (12 hours or more) students from depressed areas, high total unemployment areas, or from families with a low total income.

The program offers financial assistance in the form of grants and loans as well as student services such as tutorial assistance, peer counseling, and active recruitment help. Around 20,000 students benefit from this program.

Application for participation in this program should be made through a California community college.

31. CALIFORNIA STATE DEPARTMENT OF EDUCATION
721 Capitol Mall
Sacramento, CA 95814

Maple Creek Willie Scholarships are open to California Indians with a high school diploma. These awards provide up to $1,250 a year for each of four years of training at a community or junior college, four-year college or university, or a vocational school. The cost of subsistence, tuition, books, fees, and extent of demonstrated need determine the exact amount to be awarded. Application forms are available after May 1 and are due on July 1 for awards for the coming school year.

32. CALIFORNIA STATE UNIVERSITY SYSTEM
PO Box 1590
Long Beach, CA 90801

The Educational Opportunity Program serves over 18,000 students at any one time. The goal is to assist disadvantaged, low-income students through recruitment, admissions, financial aid, tutoring, and housing. The program is operated by all 19 California State University campuses. Each has uniform goals but program size varies from campus to campus. Students must be California residents to be eligible for the program.

The Core Student Affirmative Action consists of coordinated activities and approaches in the areas of outreach, retention, and educational enhancement. The program is intended to provide intensive outreach at the undergraduate and graduate levels targeted at ethnic individuals, low income, and women students; expansion of basic retention efforts for these individuals; and enhancement of the educational environmental/improvement in counselor and teacher preparation.

33. CALIFORNIA STUDENT AID COMMISSION
1410 Fifth Street, Room 66
Sacramento, CA 95814
Cal Grant A awards are open to residents of the state and help to cover required tuition and fees at public or independent colleges and universities. The grants may be renewed for three additional years if students continue to need financial assistance and meet the academic standards required for re-enrollment. Applications are due February 11 for the following school year. In a recent year, more than 40,000 students were aided by this program.

Cal Grant B awards for four-year college study go to about 21,000 high-potential students from minority and low-income families. Maximum annual award possible is $1,210 for living expenses and $3,520 for tuition.

Cal Grant C awards are given to vocationally oriented students who wish to acquire marketable job skills. The awards, up to $2,120 annually plus $530 for books and supplies, may be used at community colleges, accredited proprietary schools, and hospital schools. Recently, about 2,300 such grants were made in one year.

The Commission publishes the California Student Financial Aid Workbook (available in both English and Spanish) which provides information on college costs, eligibility for financial aid, and how to apply for assistance. There is no charge for this book.

Graduate Fellowships are offered of up to $5,000 for residents of the state who attend a graduate or professional school in California. Awards are available in a number of fields including health, humanities,

business, education, law, medicine, science, and social science.

34. CATHOLIC NEGRO SCHOLARSHIP FUND
73 Chestnut Street
Springfield, MA 01103

To provide financial assistance to Black Americans interested in pursuing postsecondary education. Black students about to enter or wishing to continue college are eligible to apply. Financial aid must be demonstrated. The amount of the scholarship varies and the duration is 1 year which may be renewed.

35. CENTER FOR AMERICAN INDIAN ALTERNATIVE EDUCATION
P.O. Box 18285, Capital Hill Station
Denver, CO 80218

To provide financial assistance to outstanding Native American high school seniors interested in pursuing postsecondary education. Applicants are eligible who have one-quarter or more Indian blood and who currently reside in Arizona, New Mexico, Colorado, Oklahoma, Kansas, or San Bernardino County California.

The stipend is dependent upon family financial circumstances and cost of attending college.

36. CHEROKEE NATION OF OKLAHOMA
P.O. Box 948
Tahlequah, OK 74465

The purpose is to provide financial assistance for postsecondary education to undergraduate and selected graduate students who belong to the Cherokee Nation of Oklahoma. The amount awarded varies, depending upon the educational requirements and financial needs of the recipient.

37. CHEYENNE-ARAPAHO TRIBAL SCHOLARSHIP
P.O. BOX 38
CONCHO, OK 73022

To provide financial assistance to Cheyenne-Arapaho tribal members who are interested in pursuing postsecondary education.

Applicants may either be enrolled or planning to enroll in a post-secondary school. The stipend is at least $100 for 1 year and is renewable.

38. CITIZENS' SCHOLARSHIP FOUNDATION OF AMERICA
1505 Riverview Road
PO Box 297
St. Peter, MN 56082

The Meredith Corporation Broadcasting Group Minority Scholarship Program is offered to applicants who live in the area of Meredith-owned stations and who are enrolled as a sophomore or junior at a four-year college or university, majoring in broadcasting or radio and television.

CSFA offers the New York Telephone Minority Scholarship Program to a minority student who resides in New York state and is entering the freshman year in a sponsor-specified school.

39. CLEVELAND HISPANIC SCHOLARSHIP FUND, INC.
Public Square
PO Box 14717
Cleveland, OH 44114

This Fund assists Hispanic students accepted or enrolled in a college or university, a trade apprenticeship program, or an accredited technical institute, who otherwise would be deprived of the advantages of such enrollment because of financial limitations. The applicants must be a graduate or a prospective graduate of any high school within the Cleveland Metropolitan area, and must be between 17 and 25 years of age.

40. COLLEGE ADAPTER PROGRAM
2090 7th Avenue
New York, NY 10027

Through its two Centers, this program offers residents of the City, who are at least 17 years of age, academic and career counseling to help them prepare to enter the two and four-year colleges of the City University of New York. The program was designed to help high school dropouts and inadequately prepared high school graduates who are unemployed or hold low-paying jobs. A fully bilingual component is offered to the Spanish-speaking. They may take the GED (high school equivalency examination) in Spanish. Weekly stipends and training incentives are available.

41. COLLEGE ENTRANCE EXAMINATION BOARD
45 Columbus Avenue
New York, NY 10023

Waiver forms for low-income students may be obtained through high school counselors, indicating that the student would have difficulty paying the registration fee for the Scholastic Aptitude Test.

The Student Search program lists college-bound students so that

colleges may identify persons of particular interest. This calls minority students to the attention of colleges and universities with a particular interest in them.

A copy of a free booklet, Meeting College Costs: A Guide for Parents and Students, may be obtained by writing College Board Publication Orders, Box 2815, Princeton, NJ 08540. It details student aid programs available, how to figure college expenses, and amount of financial aid needed.

The actual budget required to attend each of around 2,000 public and private colleges is shown in a book entitled Student Expenses at Postsecondary Institutions.

The Community College Talent Roster assists minority students who need funds to transfer from two-year to accredited four-year colleges and complete the requirements for a bachelor's degree. All nominations are made by two-year colleges--no direct applications from individuals are accepted.

Written to answer questions most frequently asked by minority students, Going Right On provides information on opportunities after high school.

42. COLLEGE BOARD
45 Columbus Avenue
New York, NY 10027

The National Hispanic Scholar Awards Program makes scholarship awards of $1,500 each to 500 students and honorable mention awards of $100 each to another 500 students. Students qualify on the basis of their scores on the PSAT and then are invited to apply for the program.

43. COLORADO COMMISSION ON HIGHER EDUCATION
719 State Services Building
Denver, CO 80203

Loans are available for undergraduate or graduate study.

Undergraduate scholarships for up to $400 per year may be awarded to Colorado residents on the basis of outstanding achievement. Undergraduate grants are open to Colorado residents. Around 12,000 were made in a recent year and are based on financial need.

The Graduate Assistance Program helps graduate students, based upon both financial need and prior academic achievement.

The Veteran's Tuition Assistance Program for Colorado resident veterans of the Vietnam Era provides up to half of average resident tuition costs. Around 6,000 veterans are aided by this program each year. Loans are available for undergraduate or graduate study.

44. COMMITTEE ON INSTITUTIONAL COOPERATION
GRADUATE FELLOWSHIP FOR MINORITIES
Kirkwood Hall 111, Indiana University
Bloomington, IN 47405

Members of minority groups are eligible for four years of financial aid helping them receive a PhD degree in a wide variety of fields. Must attend one of 11 participating midwestern universities.

45. CONNECTICUT STUDENT LOAN FOUNDATION
25 Pratt Street
Hartford, CT 06103

Available only to residents of Connecticut, and those attending school in Connecticut. Students must be a U.S. citizen, or a permanent resident alien of the U.S.A., and have been a resident of Connecticut for at least one year, or be attending school in Connecticut. Students may borrow up to $2,500 for any academic year under the Guaranteed Student Loan Program. Graduate students may borrow up to $5,000 for an academic year. Must not be in default on any student loans, or owe a refund on any grant, and must be making satisfactory academic progress.

46. CONNECTICUT STATE DEPARTMENT OF HIGHER EDUCATION
61 Woodland Street
Hartford, CT 06105

Children of deceased and disabled Vietnam veterans are eligible for a grant of $400 a year, regardless of need. State scholarships and state supplemental grants are available. Also a higher education grant program and private college student contacts are available. Students with good SAT scores and good high school class rank are eligible for loans up to $12,000 (or $20,000 if attending a private college) for study leading toward elementary or secondary school teaching. After teaching for five years, the loan is cancelled.

47. CONSORTIUM FOR FINANCING HIGHER EDUCATION
238 Main Street, Suite 500
Cambridge, MA 02142

This group runs college fairs on behalf of 30 colleges interested in minority applications.

48. CRISPUS ATTUCKS SCHOLARSHIP FOUNDATION
PO Box 155
Ridgewood, NJ 07451

Offers three scholarships each $500 for graduate study.

49. DAUGHTERS OF AMERICAN REVOLUTION
National Chairman American Indian Committee
3835 Calile Avenue
Pueblo, CO 81005

Scholarship is available to Native American undergraduate or graduate students in the amount of $100 for one semester.

50. DIGITAL EQUIPMENT CORPORATION
2500 West Union Hills Drive
Phoenix, AZ 85027

The Digital Equipment Corporation offers Arizona high school seniors its U.S. Minority Education scholarships. Grants ranging from $5500-6500 are renewable up to four years. These scholarships may be used at any Arizona university or college. Applicants must have at least a 2.75 GPA. A separate scholarship, for full-time students entering their junior year and majoring in computer science or in electrical, mechanical or industrial engineering, is also available.

51. DELAWARE POSTSECONDARY EDUCATION COMMISSION
Carvel State Office Building
820 French Street
Wilmington, Delaware 19801

The Delaware Postsecondary Scholarship Fund to assist state residents in meeting college costs is a need-based grant program. Funds awarded under this program are not repaid by students or their parents. Grants may be used at Delaware colleges, and under certain conditions in states other than Delaware. Students must be enrolled as full-time students at accredited, non-profit institutions for the period of the award, and must be making satisfactory academic progress according to the standards of the school they attend. The amount of each grant varies depending on student resources, tuition and fees, and other financial assistance for which a student may be eligible. There are, however, maximum grant levels for the various eligibility categories.

52. DELTA SIGMA THETA
1707 New Hamesberg Avenue
Washington, DC 20009

Its Direct Search for Talent program is designed to recruit, counsel, motivate, and place students in grades 10, 11, and 12 and also to serve out-of-school young adults and veterans by helping them to get located in colleges or vocational schools. The program operates as an information center on college admissions, college financial aid, and career opportunities. It provides counseling, college tours, recreational and enrichment activities, and a peer buddy system.

53. DISTRICT OF COLUMBIA GUARANTEED STUDENT LOAN PROGRAM
Higher Education Assistance Foundation
1030 Fifteenth Street, NW, Suite 1000
Washington, DC 20005

Must be a U.S. citizen, or a registered alien. Must be attending an eligible school on at least a halftime basis and making satisfactory progress as determined by the school. Students may receive low interest rates on loans while attending colleges, universities, vocational and techical schools. Undergraduate students may borrow up to $2,500 per academic year, for a maximum aggregate total of $12,500. Graduate/professional students may borrow as much as $5,000 per academic year, with a maximum aggregate limit of $25,000 (including undergraduate loans).

54. DISTRICT OF COLUMBIA OFFICE OF POSTSECONDARY EDUCATION, RESEARCH AND ASSISTANCE
1331 H Street, NW, Suite 600
Washington, DC 20005

Under the State Student Incentive Grant Program grants in amounts varying from $400 to $1,500 per academic year are offered residents of the District of Columbia who can document substantial need to enable such individuals to attend a college or university. Students must be enrolled on at least a half-time basis (or accepted for enrollment) in an eligible institution of higher education. Grants are available to graduate and undergraduate students. In a recent year, 695 such grants were awarded.

The Directory of Postsecondary Education Information and Support Services provides information on postsecondary education, vocational education, and training programs in the District of Columbia, by type of provider, including accreditation, degrees/certificates offered, special programs, admissions requirements, financial information, student services, and activities. It is issued biennially.

55. DR. MARTIN LUTHER KING, JR. MEMORIAL SCHOLARSHIP FUND
Educational and Cultural Fund of the Electrical Industry
Electric Industry Center
158-11 Jewel Avenue
Flushing, NY 11365

To provide financial assistance for postsecondary schooling to deserving Black Americans. The stipend is $2,000 per year, tenable at a college of the recipient's choice (provided it is an accredited 4-year degree granting institution). The duration is 1 year, renewable up to 3 additional years, dependent upon the recipient's satisfactory academic progress.

56. EDUCATIONAL TESTING SERVICE
Princeton, NJ 08540

The Minority Graduate Student Locator Service helps graduate schools increase their racial minority enrollment. The system utilizes candidates who take the Graduate Record Examinations--with their permission--and searches of files are made to provide the names who meet various specific qualifications. The service is free to students, all charges are paid by the graduate schools using the service. Graduate schools may indicate their interest in minority students who wish to study certain fields, come from specific states, and who possess other requisite attributes.

57. FLORIDA DEPARTMENT OF EDUCATION
Florida Student Financial Assistance Commission
Knott Building
Tallahassee, FL 32301

Scholarships of up to $2,000 are awarded to Florida Seminole and Miccosukee Indians on the basis of demonstrated financial need. The scholarships may be used for undergraduate study in any accredited Florida college.

Students who have lived in Florida for two years or more are eligible for assistance grants. Priority is given to students with the greatest amount of demonstrated relative need. No repayment is necessary.

The Florida Guaranteed Student Loan is open to residents of the state who are at least half-time undergraduate students. Up to $2,500 may be borrowed for each year, up to a cumulative total of $7,500.

58. GEORGIA STUDENT FINANCE AUTHORITY
2082 E Exchange Place, Suite 200
Tucker, GA 30084

Grants of $150 to $450 per year are available to aid students. Loans of $2,000 (undergraduate) and $5,000 (graduate) are available for Georgia residents. The totals include funds borrowed from the federal government.

59. GRADUATE AND PROFESSIONAL OPPORTUNITIES PROGRAM
U.S. Department of Education, Room 3514
400 Maryland Avenue, SW
Washington, DC 20202

Fellowships are provided for study leading to an advanced degree in a graduate or professional study program to members of groups (particularly minorities and women) that traditionally have been underrepresented among recipients of graduate and professional degree programs.

60. HELEN GOUGH SCHOLARSHIP FOUNDATION
Washburn, ND 58577

Scholarships to provide financial assistance for educational purposes to members of the Three Affiliated Tribes of the Fort Berthold Reservation in North Dakota are available. The amount of the stipend depends upon need and funds available.

61. HARRY S. TRUMAN MEMORIAL SCHOLARSHIP PROGRAM
712 Jackson Place, NW
Washington, DC 20006

Scholarships are awarded to persons who demonstrate outstanding potential for and who plan to pursue a career in public service. They shall not exceed four academic years neither shall they exceed the cost of tuition, fees, books, room and board, or $5,000 whichever is less for each year of study. Recipients must be college juniors in the initial year of the award.

62. HATTIE M. STRONG FOUNDATION
1625 Eye Street, NW, RM 409
Washington, DC 20006

The foundation makes interest-free loans to American students in final year of undergraduate, graduate, and professional schools. Students may borrow up to $2,500 in one year. Repayment begins after graduation, and is made on the basis of monthly earnings.

63. HISPANIC WOMEN'S COUNCIL SCHOLARSHIP PROGRAM
5803 East Beverly Boulevard
Los Angeles, CA 90022

Financial assistance is provided to women of Hispanic descent who wish to pursue undergraduate or graduate education. Applicants must be at least 25 years of age and live in Los Angeles County. The amount awarded varies and is renewable after one year.

64. IDAHO STATE BOARD OF EDUCATION
650 W State Street, Room 307
Boise, ID 83620

Students from disadvantaged backgrounds may receive tuition waivers for out-of-state charges. Some graduate tuition waivers also are available at the University of Idaho. For information, contact individual college or university financial aid officer.

65. ILLINOIS GUARANTEED LOAN PROGRAM (IGLP)
102 Wilmot Road
Deerfield, IL 60015

Residents of Illinois may borrow up to $1,000 for the freshman year,

$1,500 for the sophomore year, and $2,500 for each of the last two years of college. Counting both undergraduate and graduate study, up to $10,000 may be borrowed. All loans must be less than the approved educational expenses for the student less any other financial aid or available resources. The interest rate, while the student is in school, is seven percent, but this will be paid by the Federal government when there is family financial need. Loans are made by banks and other financial institutions, with the aid of a guarantee of repayment through this program, and repayment must begin no later than five months after completion of the educational program.

66. ILLINOIS STATE SCHOLARSHIP COMMISSION
525 W Jefferson, Suite 111
Springfield, IL 62702

The Monetary Award Program (MAP) is a noncompetitive program in which neither past grades nor high test scores play any role in determining awards. Grants are based solely upon financial need as ascertained by comprehensive review of the family financial structure and cost of the education planned.

The program is open to residents of the state of Illinois who are admitted to study as an undergraduate in an approved college or health school in Illinois. Awards are made up to $2,400 annually but in no case to exceed the cost of tuition and mandatory fees.

67. INDIAN EMPLOYMENT ASSISTANCE GRANTS
U.S. Bureau of Indian Affairs
18th and C Streets, NW, Room 4659
Washington, DC 20245

To provide vocational training and job placement for Native Americans. Applicants must be at least one-quarter degree of Indian blood, a member of a recognized tribe, band, or group of Indians, and reside in or near an Indian reservation under the jurisdiction of the Bureau of Indian Affairs. Scholarships range from $800 to $5,500 per year.

68. INDIAN FELLOWSHIP PROGRAM
Indian Education Program
U.S. Department of Education
Room 2177, FOB #6
400 Maryland Avenue, SW
Washington, DC 20202

Fellowships are available for a post-baccalaureate degree in psychology, medicine, law, education, and related field, or an undergraduate or graduate degree in engineering, business administration, natural resources and related fields.

The amount of the fellowship is based on financial need. Applicants

must provide proof of Indian certification and proof they are admitted as a full-time student at an accredited institution of higher education.

69. INDIANA STATE SCHOLARSHIP COMMISSION
514 State Office Building
100 N State
Indianapolis, IN 46204

Through the State Scholarship Program, residents with financial need and academic merit may receive up to $1,400 for tuition and fees to be used within Indiana.

The Educational Grant Program is similar to the Scholarship Program, except that the only academic requirement is that the student be admitted to an Indiana college. This is intended to serve students with less good academic records but with a strong financial need.

70. INNER-CITY SCHOLARSHIP FUND
1011 First Avenue
New York, NY 10022

The Fund provides a variety of educational services to minority students in Harlem, the Lower East Side, and the South Bronx in New York City.

71. INTERNATIONAL ORDER OF KING'S DAUGHTERS AND SONS, INC.
3374 Riles Highland Road
Lafayette, CA 94549

Scholarships are awarded for high school, vocational, technical and college training. The Grant is for $1,000 and based on need. Applicants must be Native American undergraduate and graduate students.

72. INTER-TRIBAL COUNCIL OF THE FIVE CIVILIZED TRIBES
Old Federal Building
Muskogee, OK 74401

The Council offers the Louie Leflore Scholarship and the Grant Foreman Scholarship for members of the Five Civilized Tribes of Oklahoma.

73. IOWA COLLEGE COMMISSION
201 Jewett Building
Ninth and Grand
Des Moines, IO 50309

Tuition grants may be made in amounts of up to $1,000 per year (but not to exceed actual costs for tuition and fees minus the average tuition charged by an Iowa university) to help Iowa residents

attending private colleges in the state. Grants are awarded on the basis of individual need and applications are due in January. In a recent year, 9,700 students were aided by this program.

Students who are finishing high school are eligible to become State of Iowa Scholars on the basis of high school class rank (upper 15 percent) and scores on the American College Tests (ACT). Those with financial need are eligible for monetary awards of up to the average tuition at the three state universities of Iowa. Around 300 awards are made each year to freshmen. These may be renewed for one additional year.

Iowa residents enrolled in vocational technical schools are eligible for grants of up to $450 (the exact amount based upon individual need) to help meet educational costs. Each year, 2,000 awards are made and these may be renewed, upon application, for one additional year.

74. THE IVIES
PO Box 1502A, Yale Station
New Haven, CT 06502

This program helps minority students gain admission and financial aid at Ivy League colleges including Brown, Dartmouth, Penn, Columbia, Harvard-Radcliffe, Princeton, Cornell, MIT, and Yale.

75. JACKIE ROBINSON FOUNDATION
80-90 Eighth Avenue
New York, NY 10011

High school students with good academic records and who show leadership qualities are eligible for scholarships of $2,000 a year for study at a four-year college or university. Must apply between July 1 and February 28 for the next school year.

76. JAPANESE AMERICAN CITIZENS LEAGUE
National JACL Headquarters
1765 Sutter Street
San Francisco, CA 94115

Each year, scholarships ranging from $250 to $1,500 are awarded to students entering their first year of college. Awards are based on financial need, academic excellence, and community involvement.

Each year, scholarships ranging from $500 to $1,000 are awarded to students either entering graduate school or currently enrolled in a graduate program. Awards are based on financial need, academic excellence, and community involvement.

The Abe Hagiwara Fund makes grants averaging between $100 and $500 to students at any stage in their education. The grants are based on financial need, motivation, and potential.

Scholarships ranging from $250 to $500 are awarded yearly to students who are transferring from a junior college to a four-year college. Awards are based on academic excellence, community involvement, and financial need.

All of the above programs are open to anyone of Japanese ancestry, or to individuals associated with JACL.

77. JILL KINMONT INDIAN SCHOLARSHIP FUND
Elm Street and Home Street
Bishop, CA 93514

Founded by the well-known skier, the Fund provides financial support for Native American students.

78. JOHN H. DRESSLER MEMORIAL SCHOLARSHIP FUND
650 S. Rock Blvd.
Reno, NV 89505

This is a one-time scholarship in the amount of $200. Applicants must be enrolled in a trade school, junior college or university. They must be American Indians of Nevada and high school graduates need to show letter of acceptance.

79. JOSEPH MATTERA NATIONAL SCHOLARSHIP FUND FOR MIGRANT CHILDREN
Migrant Center
State University of New York at Geneseo
Geneseo, NY 14454

Financial aid is offered children from migrant family backgrounds for study in a college or vocational school. Students must have been admitted to an institution, which then submits the application for the award.

The Fund is looking for qualified migrant youth across the country who need some assistance in reaching their personal goals. What is required of a student is a real desire to set a goal and stick to it.

80. KANSAS STATE BOARD OF REGENTS
Suite 609, Capitol Tower
400 W 8th Street
Topeka, KS 66603

Awards of up to $1,200 are available for Kansas residents, with financial need, who attend a private college in the state. For those who attend a public college or vocational school, a similar program makes awards of up to $500.

81. KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY
1050 U.S. 127 South
Frankfort, KY 40601

The Higher Education Grant Program makes grants to Kentucky residents, ranging from $200 to $1,400, to be used for full-time undergraduate study. The Vocational Student Loan Program is similar to the Higher Education Program, but grants are higher (up to $2,000) as students enrolled in occupational training programs often have fewer alternatives for financial aid.

For Kentucky students with a physical or mental handicap, Vocational Rehabilitation Grants, ranging from $100 to $2,000, are made.

82. LATIN AMERICAN PROFESSIONAL WOMEN'S ASSOCIATION
PO Box 31532
Los Angeles, CA 95341

This organization operates a scholarship program and uses "role models" to provide guidance to young Latinos.

83. LEAGUE OF UNITED LATIN AMERICAN CITIZENS
LULAC National Educational Service Centers, Inc.
400 First Street NW, Suite 716
Washington, DC 20001

LULAC awards college scholarships to Hispanic students. Funds are raised by local councils and also received from more than 30 corporations.

Offices in 11 cities provide assistance to Hispanic students and in a recent period 15,000 persons were aided by their help. Services include placement in postsecondary institutions, educational counseling, and help in finding financial aid sources. A list of offices is as follows: 685 W Mission, Pomona, CA 91766; 3004 16th Street, Suite 208, San Francisco, CA 94110; 21 N Union Boulevard, Colorado Springs, CO 80909; 2605 S Sawyer, Chicago, IL 60623; 214 W 6th Street, Suite 201, Topeka, KS 66603; 500 2nd Street, NW, Suite 500, Albuquerque, NM 87102; 813 W Erie Avenue, Philadelphia, PA 19140; 702 Morgan Avenue, PO Box 3028, Corpus Christi, TX 78404; 1416 Broadway, Houston, TX 77012; 4033 Stone Way North, Seattle, WA 98103, and 2123 SW 27th Avenue, Miami, FL 33145.

The Chicago office, listed above, has available a Spanish guide for teenagers describing how to apply to college and for financial aid.

84. LOCKHEED AIRCRAFT COMPANY
Lockheed Way
Sunnyvale, CA 94068

The Lockheed Leadership Fund annually awards four-year scholarships

to Spanish-surnamed youths in the Los Angeles-San Jose areas of California. The scholarship is awarded with the help of the American G.I. Forum.

85. LOUISIANA GOVERNOR'S SPECIAL COMMISSION ON EDUCATIONAL SERVICES
PO Box 44064, Capitol Station
Baton Rouge, LA 70804

About 7,500 awards of around $350 a year are available to support students with good high school records and who attend one of the public colleges in the state.

86. LUTHERAN CHURCH WOMEN
2900 Queen Lane
Philadelphia, PA 19129-1091

To provide financial assistance to minority women who wish to pursue postsecondary education. Applicants must be minority women who wish to continue their education through undergraduate, graduate, professional, or vocational study and who are members of the Lutheran Church in America. They may be women in their teens who are going to college directly from high school. The stipend is $1,500 and is awarded annually.

87. MCDONALD'S SYSTEM
McDonald's Plaza, 1100 W 22nd Street
Oak Brook, IL 60521

A student loan fund is supported by McDonald's and operated in conjunction with the United Student Aid Fund. Applicants must have worked for McDonald's for three years. They may borrow $2,500 for each year of college study up to a ceiling of $7,500 ($10,000 for graduate study). This must be repaid, after graduation, and interest is charged at the rate of seven percent.

The PACE Program offers McDonald's employees (many of whom are high school students) career information materials. Packets are available on: (1) Exploring Careers, (2) Career Descriptions, (3) Military Job Descriptions, (4) Exploring Colleges, (5) Exploring Vocational and Technical Schools, and (6) Exploring Financial Aid. Each sells for $2.00.

88. MAINE DEPARTMENT OF EDUCATIONAL AND CULTURAL SERVICES
Student Financial Aid Division
Augusta, ME 04330

To assist Maine residents with the difference between tuition at public and private institutions, tuition assistance grants are available through this program.

North American Indian awards are available for Maine residents at

campuses of the University of Maine. Grants may cover tuition, required fees, room and board.

89. MARTIN LUTHER KING, JR. SCHOLARSHIP FUND
Office of Admissions and Financial Aid
New York University
13 University Place
New York, New York 10003

New York University established the Fund in 1968 to aid members of minority groups who are economically deprived. The King Fund recipients are predominatly African American, Hispanic American, Oriental American, and American Indian students.

Any student applying for admission to New York University is eligible for consideration if he qualifies on the basis of need.

90. MARINE CORPS

The Marine Corps offers a variety of educational programs for active duty personnel including the Degree Completion Program for Staff Non-commissioned Officers offering a chance to attend college for up to two years while in service. It also offers a tuition assistance program to help pay for off-duty study.

91. MARTIN LUTHER KING, JR. SCHOLARSHIP FUND OF OREGON
Portland State University
PO Box 751
Portland, OR 97207

This provides funds for minority students with good grade point averages to study at any Oregon college or university.

92. MARYLAND STATE SCHOLARSHIP BOARD
2100 Guilford Avenue
Baltimore, MD 21218

Awards of between $100 and $1,500 are available to Maryland high school seniors or graduates for college study. Awards are based upon scores on the College Entrance Examination Scholastic Aptitude Test and the financial need of the student. Awards must be used at a Maryland two or four-year college. To apply, candidates should file an application and a financial aid form with the Educational Testing Service, Princeton, NJ 08540. Required forms may be obtained from a high school or college in the state or from the State Scholarship Board. Application deadline: February 15 of award year.

A loan program is open to Maryland residents attending any accredited college, who may borrow up to $1,250 a year from a cooperating bank. No repayment is required while the student is still in college. Application is begun by submitting a Parent's Confidential Statement

to the College Scholarship Service, Box 176, Princeton, NJ 08540. Forms for the Maryland program and further information may be obtained from a financial aid officer or the above address.

The Distinguished Scholar Program is for students entering their senior year of high school with an academic average during the past three years of at least 3.70. Annually, 100 Distinguished Scholars receive $500, providing they attend a Maryland institution. Need is not a consideration.

93. MASSACHUSETTS BOARD OF HIGHER EDUCATION GENERAL SCHOLARSHIPS
Board of Regents of Higher Education Scholarship Office
330 Stuart Street
Boston, MA 02116

The Board of Regents offers new General scholarships to needy and academically worthy full-time undergraduate students who are permanent residents of Massachusetts. In addition, four Honor Scholarships are available in each Massachusetts Senatorial District to students entering Massachusetts public four-year institutions in September of each year. Also, scholarships are available for children of deceased Fire, Police and Corrections officers and children of deceased veterans, providing death was the result of injuries received in the line of duty, and to children of servicemen missing in action or prisoners of war in Southeast Asia. The value of the general scholarships are $900 in private institutions, $300 in Massachusetts public, and $600 in non-Massachusetts public, institutions, renewable for up to a total of four years.

94. MASSACHUSETTS HIGHER EDUCATION ASSISTANCE CORPORATION
330 Stuart Street
Boston, MA 02116

The Corporation assists residents of Massachusetts (who attend any eligible school in any state or foreign country) through loans of up to $2,500 for one year of study (up to $7,500 for total undergraduate training or $10,000 for undergraduate and graduate work combined). Loans are made by commercial banks in the state and are guaranteed by the Corporation. Interest, while the student is in college, is paid by the Corporation but after graduation both the ensuing interest and the total amount borrowed must be paid by the student.

95. MASSACHUSETTS INDIAN ASSOCIATION SCHOLARSHIP FUND
57 Fleming Street
Nedham, MA 02026

Native American high school graduates and college students interested in pursuing postsecondary education who live in Massachusetts and are in financial need are eligible to apply. The stipends range up to $500 per year.

96. MEXICAN-AMERICAN BUSINESS AND PROFESSIONAL SCHOLARSHIP ASSOCIATION
Box 22292
Lost Angeles, CA 90022

To assist Mexican-American college students, within the Los Angeles area, financial awards are available. These range from $100 to $1,000 and, with satisfactory progress, may be renewed for a second year.

97. MICHIGAN COMMISSION ON INDIAN AFFAIRS
PO BOX 30026
LANSING, MI 48909

The Commission works to develop programs and policies supporting Michigan Indians. This includes a program offering free tuition at a Michigan state public college or university.

98. MICHIGAN TUITION GRANT PROGRAM
Student Financial Assistance Services
Michigan Department of Education
PO Box 30008
Lansing, MI 48909

This program provides tuition grants offered by the Legislature of the State of Michigan, awarded on the basis of financial need, enabling Michigan students who are residents of the state to attend private Michigan colleges. The Grant has a value of up to $1,000. Students must not be enrolled in a program of study leading to a degree in theology, divinity, or religious education.

99. MICHIGAN HIGHER EDUCATION ASSISTANCE AUTHORITY
Student Financial Assistance Services
Michigan Department of Education
PO Box 30047
Lansing, Michigan 48909

Full-time, dependent undergraduates may borrow up to $2,500 each academic year to a cumulative maximum of $12,500. Graduate students may borrow up to $5,000 each academic year. A $25,000 cumulative maximum limitation is placed on the combined undergraduate and graduate loans. Students classified as less than full-time, but at least half-time, may borrow at one-half the yearly maximum. Students must be a citizen of the United States or in the country as a permanent resident.

100. MID-AMERICA STATE UNIVERSITIES ASSOCIATION
324 Strong Hall
The University of Kansas
Lawrence, KS 66045

Graduate minority opportunity funding is available for study leading

to the Ph.D. degree at one of seven MASUA universities (a consortium of the Big Eight universities representing 14 campuses). Annual stipends range from $4,500 to $7,000 with opportunities for up to four years of support. Annual renewal is contingent upon program funding and each student's satisfactory academic performance and progress toward the Ph.D.

101. MINNESOTA DEPARTMENT OF EDUCATION
Student Financial Assistance
St. Paul, MN 55101

This Department offers a variety of financial aid options to aid Minnesota residents interested in further education.

102. MINNESOTA HIGHER EDUCATION COORDINATING COMMISSION
550 Cedar Street, Suite 400
St. Paul, MN 55101
The Commission assists Minnesota residents through both a state scholarship program and grant-in-aid program. Loans are available up to a maximum of $2,500 a year and scholarships up to $3,406.

103. MINNIE STEVENS PIPER FOUNDATION
GPM South Tower, Suite 530
800 NW Loop 410
San Antonio, TX 78216

The Foundation operates a financial aid program.

104. MISSISSIPPI GUARANTEED STUDENT LOAN PROGRAM
Post-Secondary Education Financial Assistance Board
PO Box 342
Jackson, MI 39205

Loans are available to residents of Mississippi attending eligible Mississippi institutions. Loans to pay for the cost of attending eligible post-secondary educational institutions are made by qualified lending institutions, such as banks, savings and loan associations, credit unions, eligible schools (other than correspondence schools), and State agencies. Up to $2,500 per academic year may be borrowed as an undergraduate or vocational student, with a maximum limit of $7,500.

105. MISSOURI COORDINATING BOARD FOR HIGHER EDUCATION
Missouri Student Grant Program
101 Adams Street
Jefferson City, MO 65101

This Program makes grant awards to Missouri residents attending eligible Missouri educational institutions based on financial need. A student must be enrolled as a full-time undergraduate student. The MSGP awards provide assistance up to a maximum of $1,500 for an

academic year with an average award of $1,000. The past academic year, approximately 9,000 students received assistance under this program.

106. MONTANA GUARANTEED STUDENT LOAN PROGRAM
Montana University System
33 South Last Chance Gulch
Helena, MT 59602

A state program established solely to assist students borrowing money for post-secondary education. It does not lend money itself, but instead guarantees students' loans which are made by regular lending institutions, in that way enabling students to obtain loans at the lowest rate possible.

Available only to residents of Montana, or nonresidents attending Montana educational institutions. The value is the amount needed to meet educational costs, up to $2,500 per year for undergraduate students, and $5,000 per year for graduate and professional students.

107. MONTANA INDIAN FEE-WAIVER PROGRAM
Montana Office of the State Superintendent
State Capitol
Helena, MT 59601

To provide financial assistance to Montana Indian students interested in pursuing postsecondary education. Eligible are Native American students (one-quarter Indian blood or more) who have been bona fide residents of Montana for at least 1 year prior to application, have graduated from an accredited high school or federal Indian school, and can demonstrate financial need.

108. MONTANA STATE STUDENT INCENTIVE GRANTS
Director of Special Projects
33 South Last Change Gulch
Helena, MT 59602

A state-aid program called "State Student Incentive Grants" is available only to residents of Montana. The value is up to $600 per year, depending upon need. Student must be enrolled or accepted for enrollment as a full-time undergraduate student.

109. MONTANA UNIVERSITY SYSTEM FEE WAIVERS
Commissioner of Higher Education
Montana University System
33 South Last Chance Gulch
Helena, MT 59602

One scholarship may be awarded each year to an AA graduate among each 25 associate degree graduates or major fraction thereof in each of

the accredited community colleges of the State of Montana. Must have a cumulative GPA of 3.5 or better, be the highest in scholarship of those members of the graduating class desiring to attend the Montana University System, be recommended by the president and faculty of hs community college, and be classified as an in-State student for fee purposes.

110. MONTANA UNITED SCHOLARSHIP SERVICE
501 First Avenue North
Great Falls, MT 58401

This service helps Native American students finance their education. It also has trained teachers.

111. NATIONAL ASSOCIATION FOR THE ADVANCEMENT OF COLORED PEOPLE
4805 Mt. Hope Drive
Baltimore, MD 21215
Roy Wilkins Education Scholarships of up to $1,000 a year are for minority students to help meet a financial need for undergraduate college study. The awards may be renewed for up to four years in all and they are based on leadership and scholastic record as well as need. They are funded by the NAACP Special Contribution Fund.

112. NATIONAL ASSOCIATION OF COLORED WOMEN'S CLUBS
5808 16th Street, NW
Washington, DC 20011

The Hallie Brown Scholarship Fund provides up to $1,000 for undergraduate education for Black or other minority students.

113. NATIONAL ENDOWMENT FOR THE HUMANITIES
1100 Pennsylvania Avenue, NW
Washington, DC 20506

American citizens and noncitizens who have lived in the United States at least three years as of the date of application may apply for a grant. Brochure available on request.

114. NATIONAL GUARD AND RESERVES EDUCATIONAL ASSISTANCE PROGRAM

All qualified members of the National Guard will be eligible to receive educational benefits worth up to $5,040. Contact your local Army Guard Recruiter.

115. NATIONAL HISPANIC SCHOLARSHIP FUND
PO Box 748
San Francisco, CA 94101

Financial aid awards are made to Hispanic students to help them finance college study. Financial need is necessary to qualify. Awards range from $100 a year for students in a community college to

$600 for those in graduate school. In a recent year, it made around 510 awards to students attending over 200 different colleges and universities.

116. NATIONAL MERIT SCHOLARSHIP CORPORATION
One American Plaza
Evanston, IL 60201

The National Achievement Scholarship Program for Outstanding Negro Students is a compensatory activity for outstanding Black students administered by the NMSC. Negro citizens of the U.S. who meet eligibility requirements published in the PSAT/NMSQT Student Bulletin may compete for about 650 college undergraduate scholarships offered annually in this nationwide competition.

Three different types of awards are offered: about 350 are National Achievement $2,000 Scholarships that are single-payment awards, allocated to winners on a regional representation basis. Some 200 are corporate-sponsored four-year Achievement Scholarship for which winners must meet criteria specified by the grantor, and that are worth between $2,000 and $8,000 or more over the four college years; and about 100 college-sponsored four-year Achievement Scholarships that provide between $250 and $2,000 during each of the winner's four undergraduate years of attendance at the sponsoring college or university.

117. NATIONAL RESEARCH COUNCIL
Office of Scientific and Engineering Personnel
2101 Constitution Avenue
Washington, DC 20418

The National Research Council will administer the Ford Foundation Doctoral Fellowships for Minorities program to American Indians, Alaskan Natives (Eskimo or Aleut), Black Americans, Mexican Americans/Chicanos, Native Pacific Islanders (Polynesians or Micronesians), and Puerto Ricans.

Fellowships will be tenable at any accredited nonprofit United States institution of higher education offering PhDs or ScDs in the fields eligible for support.

118. NATIONAL SCHOLARSHIP SERVICE AND FUND FOR NEGRO STUDENTS
965 Martin Luther King, Jr. Drive
Atlanta, GA 30314

NSSFNS does not sponsor individual scholarship programs. Instead, it provides a general counseling service to help Black and other minority students. High school juniors and seniors in the Philadelphia area and Atlanta area may make use of the computerized advisory and referral service. Students living in Houston, New Orleans, Richmond, Atlanta, Chicago, Philadelphia, and New York may

attend NSSFN's Student-College Interview Session (SCIS).

In accordance with need, approximately 100 scholarships, ranging from $200 to $600, are renewable for sophomore and junior years of college. High school seniors who have attended the SCIS, received in-office counseling, or used the advisory and referral service will be mailed scholarship applications.

119. NATIONAL SOCIETY DAUGHTERS OF THE AMERICAN REVOLUTION
C/o Mrs. W.D. Carroll
American Indian Committee
3835 Carlile Avenue
Pueblo, CO 81005

To provide supplementary financial assistance to Native American students who wish to pursue postsecondary education in any field. Native American high school graduates who wish to attend college are eligible to apply. Financial need must be demonstrated.

120. NAVAJO NATION
Department of Higher Education
P.O. Drawer S
Window Rock, AZ 86515

To provide financial assistance to qualified Navajo undergraduate and graduate students. The applicant must be a legally enrolled member of the Navajo tribe, with one-quarter or more Indian blood; be enrolled or planning to enroll as a full-time college student; demonstrate financial need; and be under moral obligation to return to the Navajo Nation after graduation to provide professional services.

121. U.S. NAVY/MARINES
Commander, U.S. Opportunity Information Center
P.O. Box 5000
Clifton, NJ 07012

Commandant of the Marine Corps
Code MRRO-6, Headquarters
U.S. Marine Corps
Washington, DC 20380

The Reserve Officer Training Program (ROTC) offers full or partial four year scholarships, with subsequent service in the military required.

122. NEBRASKA TUITION REMISSION PROGRAM
Nebraska Indian Commission
301 Centennial Mall South
Lincoln, NB 68509

The Program provides financial assistance to Indians living outside of Nebraska who are interested in college education in Nebraska. Tuition is waived.

123. NEGRO EDUCATIONAL EMERGENCY DRIVE
100 Fifth Avenue Building, 2nd Floor
Pittsburgh, PA 15222

The program provides admissions help and financial aid to Black students living in Allegheny County and the surrounding five counties. Awards range from $100 to $500.

124. NEVADA HIGHER EDUCATION STUDENT LOAN PROGRAM
Nebraska Department of Veteran's Affairs
State Office Building
Lincoln, Nebraska 68509

The loan limit is $2,500 for an undergraduate or a vocational student, and $5,000 for a graduate or professional student. Available only to eligible residents of Nebraska and their dependents. Students must be enrolled or accepted for admission to any degree on non-degree curriculum or course of study on at least a half-time basis for at least one academic year at any State-supported techical community college, college, or university within the State of Nebraska.

125. NEW HAMPSHIRE HIGHER EDUCATION ASSISTANCE FOUNDATION
2-1/2 Beacon Street
Concord, NH 03301

Residents of New Hampshire in need of funds may apply for loans up to $2,500 per undergraduate academic year, $5,000 per graduate year, providing they have been accepted or are already attending an eligible institution. The Foundation also offers an attractive financing program called ALAS.

NHIP grants are nonrepayable one-year monetary awards ranging from $100 to $1000. Due to limitation of funds, sophomores and upperclass students have not received grants unless they were recipients in their first year in college.

126. NEW JERSEY DEPARTMENT OF HIGHER EDUCATION
225 W State Street
Trenton, NJ 08625

Residents of New Jersey are eligible for financial assistance through either the Tuition Aid Grant Program (TAG) and the Garden State

Scholarship Program (GSS) or the Educational Opportunity Fund Program (EOF) which are all administered by the Department of Higher Education/Office of Student Assistance.

Tuition Aid Grants range in value from $100 to $1,000, depending upon the applicant's financial need and may be used at any approved New Jersey college or university. Use at out-of-state institutions is limited to those states that have signed a reciprocity agreement with the State of New Jersey.

Educational Opportunity Fund Grants are available to both undergraduate and graduate students and may be used only at approved New Jersey colleges and universities. The student's financial need and institutional choice determine award amounts for both groups. Awards range in value from a minimum of $200 and a maximum of $1,200 for eligible undergraduate students and to a maximum of $4,000 for graduate students.

127. NEW MEXICO STATE BOARD OF EDUCATIONAL FINANCE
1068 Corriccoo Road
Santa Fe, NM 87503

State and private colleges may award from $200 to $500 through a grant program financed by the state board. For information, contact the financial aid office at a school of interest. These are only open to New Mexico residents, with financial need.

128. NEW YORK NATIVE AMERICAN EDUCATION UNIT
Room 9C73, Cultural Educational Center
Albany, NY 12230

To provide financial assistance to Native American New York residents to attend postsecondary institutions within the state. Student aid is available to Native Americans who meet these qualifications: are on official tribal rolls of a New York state tribe; are residents of New York state; and are graduates of an accredited high school or hold a New York STate General Equivalency Diploma or are 18 years of age or older and enrolled in college credit programs working for the State High School Equivalency Diploma.

The stipend is $1,100 per year for full-time study.

129. NEW YORK STATE HIGHER EDUCATION SERVICES CORPORATION
99 Washington Street
Albany, NY 12255

A number of programs are offered through this organization. These include: Guaranteed Education Loans of $2,000 a year for undergraduate study and $5,000 for graduate study; Parent Loans of up to $3,000 for each financially dependent student; and Tuition Assistance Awards of $200 to $2,700 undergraduate and $100 to $600

graduate. Details appear in a booklet, Paying for College.

130. NEW YORK STATE SUPPLEMENTARY STUDENT LOANS
Mr. Terrance Williams, Asst. to Exec. Director
NYS Dormitory Authority
Normanskill Blvd.
Elsmere, NY 12054

Loans are made to students attending degree-granting institutions in New York. These loans would supplement the existing student and parent loan program (GSL, ALAS, PLUS), and would be available beyond other forms of government financial aid. Interest rates and eligibility standards have yet to be determined.

131. NEW YORK STATE UNIVERSITY OF NEW YORK
99 Washington Street
Albany, NY 12210

The Educational Opportunity Programs are operated by the State University of New York on its campuses and those of local community colleges. The program serves educationally and economically disadvantaged students each year. Most lack the traditional credentials for college admission but have potential for academic success. Applicants must be New York state residents and hold a high school diploma. To apply, students should contact the nearest college office. The program provides financial assistance, supportive counseling and tutorial help, and special precollege programs. The maximum standard EOP award is $2,200.

132. NIHEWAN FOUNDATION
9200 Sunset Boulevard, Suite 706
Los Angeles, CA 90069

This organization makes awards for Native Americans to attend colleges in California. It also administers the Buffy Sainte-Marie College Scholarship program. These range from $300 to $600.

133. NORTH CAROLINA STATE EDUCATION ASSISTANCE AUTHORITY
Box 2688
Chapel Hill, NC 27515-2688

To provide special assistance to students from disadvantaged backgrounds, dental and medical students are eligible for Board of Governors (of the University of North Carolina) awards of up to $4,000 plus tuition, fees, and mandatory supplies. Candidates must be residents of North Carolina and must attend one of its medical or dental schools.

134. NORTH CAROLINA AMERICAN INDIAN STUDENT LEGISLATIVE GRANT
State Indian Scholarship Commission of Higher Education
State Capitol Building
Raleigh, NC 27611

To provide financial assistance to needy North Carolina Indian students who are interested in pursuing postsecondary education.

135. NORTH DAKOTA STATE BOARD OF HIGHER EDUCATION
North Dakota Student Financial Assistance Agency
Capitol Building, Tenth Floor
Bismark, ND 58505

The state assists North Dakota residents through a grant program for those wishing to attend public or private nonprofit postsecondary schools.

This organization publishes a Student Financial Aid Handbook for North Dakota.

136. NORTH DAKOTA STATE BOARD FOR INDIAN SCHOLARSHIPS
State Capitol, 18th Floor
Bismark, ND 58505

The Indian Scholarship Program provides scholarships with a maximum stipend of $2,000 which may be used in any institution of higher education in North Dakota. The awards are for regular school year use only, not for summer school.

Candidates must be at least one-fourth Indian blood and a resident of North Dakota or be an enrolled member of a tribe now resident in North Dakota. Applications should be filed through the State Board and must demonstrate financial need. The actual awards are sent to the college, for use in paying bills incurred by students. Scholarships are continuous from year to year, but students must maintain a C average or better to qualify for continuations.

137. OHIO STATE BOARD OF REGENTS
Student Assistance Office
30 E Broad Street, 36th Floor
Columbus, OH 43215

Its Instructional Grant Program provides funds for state residents who enroll as full-time student in an Ohio or Pennsylvania college. Scholarship is not considered in this program, just the financial need of the candidate. The exact amount awarded is based upon a formula utilizing adjusted effective family income and total number of dependent children. Children of deceased or disabled war veterans (or prisoners of war or missing in Southeast Asia after January 1, 1960) are eligible for War Orphans Scholarships.

138. OKLAHOMA REGENTS FOR HIGHER EDUCATION
State Capitol Station
Oklahoma City, OK 73105

The State Loan Program supports awards for Oklahoma residents up to $1,800 a year (for undergraduate study) and $3,000 (for graduate training). Students must be attending an approved institution in the state and loans may be arranged to support up to six years of study. Colleges and universities are authorized to waive fees for students as a means of making a form of scholarship awards.

139. OREGON STATE SCHOLARSHIP COMMISSION
1445 Williamette Street
Eugene, OR 97401

Oregon residents may be awarded up to $700 annually for up to four undergraduate years. Awards are available at both approved public and private two and four-year colleges in Oregon. Financial need and academic qualifications are used in making these awards. These must be used within the state. Almost 800 students were aided by this program in 1983-1984.

The Need Grant Program is similar to the Oregon Cash Award program above except that need is the only criterion and up to $1,300 a year is possible. These must be used within Oregon. In 1983-1984, almost 13,700 students were aided by this program.

140. PENNSYLVANIA DEPARTMENT OF EDUCATION
Box 911
Harrisburg, PA 17126

The Higher Education Equal Opportunity Act known as "Act 101" is designed to help students who, because of financial, home, and community environmental conditions, are disadvantaged to pursue higher education to their full educational capacities. Funds are given to institutions and applications should be directed to cooperating Pennsylvania colleges and universities.

Students receive a two-year commitment from the college or university when they enroll including a financial aid package to cover their needs and academic help in the form of tutoring and counseling as well as possible reduced course loads.

Each member of the Pennsylvania Senate may award State Senator partial tuition scholarships to residents of the state for study at public colleges and universities within the state. These range from $150 to $350 for undergraduate study and from $160 to $350 for graduate study. Apply directly to a member of the Senate.

141. PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY
Towne House, 660 Boas Street
Harrisburg, PA 17102-1398

Students, who have been residents of Pennsylvania for 30 days prior to filing applications and who are accepted for enrollment in an approved institution of higher education, are eligible to borrow funds from this Agency.

A full-time graduate student may borrow up to $5,000 per year, the total not to exceed $25,000 for the entire period of his/her postsecondary education.

Several grant programs are available (for veterans, for freshmen, for students where education has been interrupted, as well as for general candidates). The best source of help is the financial aid adviser at institutions of interest or directly from the above agency. The average award is around $695.

142. PHILADELPHIA COLLEGE SCHOLARSHIPS
c/o Educational Adviser, Office of the Mayor
516 City Hall Annex
Philadelphia, PA 19107

This office coordinates the award of several scholarships for college study.

143. PICKETT AND HATCHER EDUCATIONAL FUND
PO Box 8169
Columbus, GA 31809

The Fund makes educational loans to students from low-income families, primarily for undergraduate studies. Loans may be up to a maximum of $3,000 per year or $9,600 for the four-year college course. Candidates must be residents of Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, and Virginia.

Interest accrues at two percent a year while in school and six percent after that. Deadlines for filing are several months before the beginning of the term for which the money is needed.

144. PROJECT STAY
700 S Zarzamora, Suite 108
San Antonio, TX 78207

The project seeks to identify Mexican American youths with capacity for college education and to help them gain admission and necessary financial aid. The project also helps students get part-time jobs to help build a nest egg of funds for college expenses.

145. RAMONA'S MEXICAN FOOD PRODUCTS SCHOLARSHIP
13633 S Western Avenue
Gardena, CA 90249

The Foundation grants stipends of from $150 to $5,000 to help Hispanic residents of California attend colleges and universities in California.

146. RHODE ISLAND OFFICE OF STUDENT ASSISTANCE
22 Hayes Street
Providence, RI 02908

State scholarships are available to Rhode Island residents working toward an associate or bachelor's degree at any accredited college in the U.S. or Canada. Awards range from $250 to $1,500 for tuition and living expenses. High school seniors must apply by December 1 and college students (who have never applied or who applied before and were picked as semifinalists) by April 1. Criteria for selection include academic record and financial need.

Vocational rehabilitation grants, higher education loans, and grants based on financial need are administered by the State Higher Education Assistance Authority, 274 Weybosset Street, Providence, RI 02903.

147. ROCKEFELLER FOUNDATION MINORITY RESEARCH GRANTS
1133 Avenue of the Americas
New York, NY 10036

Minority scholars with the PhD or equivalent are eligible for research grants to conduct research on policies and issues of importance to minorities in America.

148. RUTH JENKINS SCHOLARSHIP
c/o Bank of America
7817 Ivanhoe Avenue, Suite 302
La Jolla, CA 92037

To provide financial assistance for postsecondary education to Black American students from the San Diego California area. Preference is given to those attending or planning to attend college in the area.

149. SACHS FOUNDATION
418 First National Bank Building
Colorado Springs, CO 80902

Education grants are available for Black residents of Colorado. Up to $1,500 for each of four years for baccalaureate degrees and up to $2,000 for medical or legal sciences is provided.

150. SALLY BUTLER MEMORIAL FUND FOR LATINA RESEARCH
c/o Business and Professional Women's Foundation
2012 Massachusetts Avenue, NW
Washington, DC 20036

Hispanic women are eligible for awards of from $500 to $3,000 to support research on issues concerning women. Most applicants already hold the PhD degree.

151. SANTA FE SOUTHERN PACIFIC FOUNDATION
224 S Michigan Avenue
Chicago, IL 60604

Six four-year college scholarships are awarded annually to outstanding Native American high school seniors from funds provided by the Foundation. Two are provided exclusively for members of the Navajo tribe, and the other four scholarships are available to all Native American high school students. High school seniors having one-fourth or more Indian blood currently residing in Arizona, New Mexico, Colorado, Oklahoma, Kansas, and San Bernardino County, California are eligible to apply.

Grants ranging from $500 to a maximum of $2,000 are awarded annually for up to four years or until undergraduate degree requirements are completed, whichever occurs first. Scholarship winners may attend any accredited college or university in the United States.

152. SOUTH CAROLINA TUITION GRANTS AGENCY
411 Keenan Building, PO Box 11638
Columbia, SC 29211

Citizens of the state who plan to attend on a full-time basis one of its participating private (independent) colleges are eligible for grants of up to $2,820 to help meet educational expenses. The exact amount is based upon family resources, academic merit, and cost of the institutional program. In 1984-1985, 7,365 students received an average of $1,943.

153. SOUTH DAKOTA DEPARTMENT OF EDUCATION AND CULTURAL AFFAIRS
Office of the Secretary
700 N Illinois
Pierre, SD 57501-2293

To help students meet college expenses for study in South Dakota, Student Incentive Grants of up to $600 a year are available. These are based upon need.

154. SPONSORS FOR EDUCATIONAL OPPORTUNITY
126 E 31st Street
New York, NY 10016

Its College/Career Program assists disadvantaged minority high school students who are strongly motivated to go to college. SEO provides them with career and college guidance, academic enrichment workshops, tutoring, field and college visits, and developmental workshops in related areas. In addition, the students are given a sponsor who works with them on a one-to-one basis and provides a caring and supportive role model.

155. SUSANNE M. DAVIS EDUCATIONAL FUND, INC.
Cherokee, NC 28719

This financial aid fund aids Native Americans.

156. THE SYNOD OF THE TRINITY
3040 Market Street
Camp Hill, PA 17011

Minority students who live in Pennsylvania, West Virginia, or the Presbytery of Upper Ohio Valley (Belmont, Harrison, Jefferson, Monroe, and the southern sector of Columbiana Counties) and who attend or have been accepted to attend college are eligible for scholarship awards up to $12,000. The average award is $300. Students must demonstrate financial need to receive aid from this program sponsored by the United Presbyterian Church, U.S.A.

157. TENNESSEE STUDENT ASSISTANCE CORPORATION
B-3 Capitol towers, Suite 9
Nashville, TN 37219-5097

The Tennessee Student Assistance Award program is based on financial need. In a recent year, approximately 16,614 students received an average award of $503. Awards may range from $58 to $1,098. Students must be residents attending an approved Tennessee school. Only undegraduates may qualify. To apply, applicant or family should complete either the Tennessee Family Financial statement processed by the American College Testing Program or the Tennessee Financial Aid Form processed by the College Scholarship Service. The completed application should be sent to the above address.

158. TEXAS COLLEGE AND UNIVERSITY SYSTEM
PO Box 12788
Capitol Station
Austin, TX 78711

Available only to students eligible to pay Texas resident tuition. Students must be accepted for enrollment or enrolled for at least one-half a normal academic year, and in good standing academically.

This program is funded by issuance of State of Texas bonds, and provides educational loans for needy Texas students. All accredited public and private nonprofit institutions of higher learning in Texas are eligible to participate in the program, and to arrange for loans to eligible students on their own campuses.

Undergraduate students may borrow up to $2,500 for a twelve-month academic year, to a maximum aggregate of $12,500. Graduate and professional students are eligible to borrow $5,000 for a twelve-month academic year to a maximum aggregate of $20,000, including amounts borrowed at the undergraduate level.

159. TEXAS COLLEGE AND UNIVERSITY SYSTEM COORDINATING BOARD
P.O. Box 12788, Capitol Station
Austin, TX 78711

To provide financial assistance to educationally deprived students of a minority race in texas who are capable of college-level work.

To qualify, entering minority freshmen must attain an SAT scores of at least 800 or an ACT score of at least 18; transfer students must have a grade point average of at least 2.75. They must plan to enroll in a Texas postsecondary school.

160. TEXAS EDUCATION AGENCY
201 E 11th Street
Austin, TX 78701

A series of Good Neighbor Scholarships are offered to citizens of nations of the American hemisphere. Information and applications are available through the Texas college or university of interest to the student.

161. UNITED CHURCH OF CHRIST
Commission of Racial Justice
Special Higher Education Program
105 Madison Avenue, 2nd Floor
New York, NY 10016

The Special Higher Education Program is part of the United Church of Christ Commission for Racial Justice. The goal of the Special Higher Education Program is to assist minority students through placement, funding, referral and counseling. Participants in the program have traditionally been average and below average students, many from low-income families and communities, who possess the potential for academic achievement in a higher learning situation. The following criteria are used for determining a student's eligibility:

1) United Church of Christ members
2) Non-United Church of Christ members attending United Church of Christ affiliated institutions.

3) Various minorities
4) Transfer students who are one of the above.

162. UNITED METHODIST CHURCH
Board of Higher Education and Ministry
PO Box 871
Nashville, TN 37202

United Methodist Ethnic Scholarships are open to members of the United Methodist Church from minority backgrounds with financial need for general undergraduate studies in an accredited college or university. The awards go up to $1,000. Applications should be made to the above address--not to the college or university. Payment is made to both the student and the college.

Its HANA Scholars Program provides financial assistance to outstanding United Methodist Hispanic, Asian, and Native American undergraduate and graduate full-time college students. Applicants must demonstrate academic ability, have a commitment to their ethnic community and their careers, be able to demonstrate financial need, and be enrolled as juniors, seniors, or graduate students in accredited academic institutions. The stipend is up to $1,000 for undergraduate students and $3,000 for graduate students. Students must reapply each year to be considered for further aid. Undergraduates are eligible to receive support for up to two years; graduate students for up to three years. Apply by April each year.

163. UNITED NEGRO COLLEGE FUND
500 E 62nd Street
New York, NY 10021

All high school seniors and exceptional students from eleventh grade (early admission programs) who are interested in admission and scholarship at member colleges and universities are eligible. Qualified applicants are considered without regard to race, creed, color, or national origin. Scholarships range from $250 to $1,500. Member institutions offer approximately $20 million in partial or full-tuition scholarships each year.

Individual member colleges where students have applied for admission select scholarship recipients. Applications and selection of recipients are not administered by the United Negro College Fund.

December administration of the College Board SAI test is advised. Students apply directly to colleges of choice for admission and scholarship aid.

The Fund operates a Black summer college student internship program.

164. THE UNITED PRESBYTERIAN CHURCH IN THE U.S.A.
475 Riverside Drive, Room 430
New York, NY 10027

National Presbyterian College Scholarships are for superior young people preparing to enter as freshmen one of the participating colleges related to the Presbyterian Church. Students must be a confirmed member of the Church to be eligible. Other qualifications are listed in the application brochure. The awards are from $100 to $1,400, depending upon demonstrated financial need. Applications are available after mid-August. The deadline for receipt of applications is December 1.

Native American Education Grants are for Indians, Aleuts, and Eskimos pursuing post-secondary education. Must be a United States citizen or permanent resident. Must have completed at least one semester of work at an accredited institution of higher education. Applicant must apply to the college for financial aid. Preference will be given to Presbyterian students. The award is for $200 to $1,500, depending upon demonstrated financial need. Those meeting requirements should write to Native American Education Grants at the above address.

Samuel Robinson Scholarships are for under-graduate students enrolled in one of the Presbyterian-related colleges. No one may receive the scholarship more than once.

Financial assistance is also awarded for educational purposes to members of racial/ethnic minority groups. To be eligible, students must be from racial/ethnic minority groups, unable to pursue post-secondary education without financial assistance, high school graduates and entering college as incoming freshmen, U.S. citizens or permanent residents, and related to the United Presbyterian Church in the U.S.A.

165. UNITED PUERTO RICAN ASSOCIATION OF HAWAII, INC.
1249 North School Street
Honolulu, HI 96817

To provide financial assistance for undergraduate education to students of Puerto Rican ancestry who live in Hawaii.

Eligible to apply are graduating high school seniors of Puerto Rican ancestry who live in Hawaii, are children of members of the United Puerto Rican Association of Hawaii, have attained high scholastic achievement, are U.S. citizens, have clear career goals, have a record of extracurricular activities, and can demonstrate financial need.

The amount awarded varies, depending upon the recipient's educational requirements and financial need.

166. UNITED SCHOLARSHIP SERVICE
Box 18285, Capitol Hill Station
Denver, CO 80218

Founded in 1960, the Service awards scholarships from $300 to $1,000 to Indian students throughout the country as well as serving as a clearinghouse for scholarship information and referring applicants to other sources. Applicants for help must be one-fourth or more of Indian blood, be planning full-time undergraduate study, and have a need for additional financial assistance. Help is given in the form of small grants, not loans. The Service does hope, however, that many former students will wish to repay these amounts when their education is completed.

The Service publishes a newsletter with information related to its area of interest.

167. UNITED STUDENT AID FUNDS PROGRAM
8085 Knue Road
P.O. Box 50827
Indianapolis, IN 46250

The program brings together public-spirited financial institutions throughout the United States (which make low-cost educational loans) and selected elementary, secondary, collegiate and professional schools (which provide part of the reserve funds). Loans at cost or below are available to parents and students approved by the participating schools.

Students with a family income of less than $30,000 are eligible to participate in this loan program, while families with incomes in excess of $30,000 must qualify for eligibility to participate in this loan program by demonstrating financial need.

168. UNTO THESE HILLS EDUCATIONAL FUND, INC.
P.O. Box 398
Cherokee, NC 28719

To provide financial assistance to Cherokee Indians who are interested in pursuing postsecondary education at the undergraduate level.

Scholarships are available only to students who are enrolled members of the Eastern Bank of Cherokee Indians, Cherokee, North Carolina or to students whose parents are enrolled members of the Eastern Bank of Cherokee.

Scholarships are awarded in the amount of $500 each. They may be used for undergraduate study only.

169. UTAH TUITION SCHOLARSHIPS

An indefinite number of tuition scholarships are awarded annually by the University of Utah, available only to residents of Utah, who are attending the University of Utah. The scholarships vary according to the student's need.

170. VAN PELT MEMORIAL SCHOLARSHIP
c/o Miss Olga C. Patterson
Fargo Lane
Irvington, NY 10533

Awards are made to American Indian students for undergraduate or graduate work. Must show promise of a successful academic career and have proof of financial need. Submit an application with an essay attached describing educational goals to above address.

171. VERMONT STUDENT ASSISTANCE CORPORATION
Champlain Mill
PO Box 2000
Winooski, Vermont 05404

Vermont college students may make arrangements for loans from their local banks, savings-and-loans, credit unions, or other lending institutions, and the loan is guaranteed by the Vermont Student Assistance Corporation. This enables a needy student to procure funds for higher education at a lower interest rate than would otherwise be possible.

Loans are available only to residents of Vermont who are enrolled as at least a half-time student at an approved post-secondary school educational institution.

172. VIKKI CARR SCHOLARSHIP FOUNDATION
PO Box 5126
Beverly Hills, CA 90210

Founded by the popular singer, this program provides scholarships of from $250 to $1,500 to assist qualified Mexican-Americans of limited means to attend colleges and universities of their choice. Applicants must be Californians, between 17 and 22, who also will be evaluated upon the contribution which they have made to the community at large.

173. VIRGINIA COUNCIL OF HIGHER EDUCATION
James Monroe Building
101 N Fourteenth Street
Richmond, VA 23219

The College Scholarship Assistance Program aids full-time degree seeking undergraduates who are residents of Virginia and is based upon need. Students applying are required to submit the financial aid form required by the institution the student plans to attend. Most colleges in Virginia also provide information on this program. In a recent year, approximately 5,870 students received an average of $692.00.

Minority Virginia residents completing the junor year of undergraduate study at a state-supported institution are eligible for Summer Fellowship Awards. Students applying are required to submit an application to the Coordinator of Affirmative Action and Student Research at the above address. The State Council of Higher Education will select the participants based on the recommendations of a team of scholars representing selected state-supported institutions.

Minority Virginia residents who at least hold a master's degree and who are employed as a faculty member or an administrator at one of Virginia's state-supported colleges or universities are eligible for doctoral program support. Apply to the Coordinator of Affirmative Action and Student Research at the above address.

Any full-time undergraduate or graduate (including medical or law) student is eligible for the Tuition Assistance Grant Program regardless of financial need, provided they are a resident of Virginia and enrolled at an eligible private college or university in Virginia. First-time applicants should complete the TAGP application available for any private college in Virginia. In a recent year, approximately 12,350 students received awards of $950.

Any full-time "other-race" student attending a traditionally white or Black four-year public college or university is eligible for the Virginia Transfer Grant Program if they are a resident of Virginia and, in addition, meet minimum merit criteria and qualify for entry as a first-time transfer student.

174. VIRGINIA STATE EDUCATION ASSISTANCE AUTHORITY
6 N 6th Street, Suite 300
Richmond, VA 23219

This state student loan program guarantees the principal of loans made by private lending sources to help Virginia residents pursue college or vocational education. The maximum which may be insured per grade level is $2,500 for a graduate student. The cumulative total of undergraduate and graduate education is $25,000.

The PLUS Program is a loan program designed to supplement the Virginia GSL program. Borrower types are: parents for dependent undegraduates, independent undergraduates, and graduate students. Maximum amounts per grade level vary (from $2,500 to $3,000), depending on the borrower type.

175. WASHINGTON STATE COUNCIL FOR POSTSECONDARY EDUCATION
908 Fifth Street
Olympia, WA 98504

Four programs, not limited to minority students, should be of particular help to Washington state residents. The Need Grant Program helps students with significant financial need.

Public colleges are authorized to waive general tuition and activity fees for needy students enrolled in public college-level courses or in a program specifically for the purpose of completing a high school degree or obtaining the equivalent of a high school diploma. This is called the "three percent program" as schools are authorized to approve these awards for up to three percent of their students.

The Teacher Incentive Loan Program for Mathematics and Science provides financial support in the form of long-term educational loans to applicants with demonstrated academic competency and financial need who intend to teach mathematics or science in Washington public schools. Payments of loan principal and interest will be cancelled for any repayment period in which the borrower is employed at least half-time as a teacher of qualifying math or science courses in Washington public schools (middle school, junior high, or high school).

The State Work Study program provides employment opportunities for needy students attending public or private institutions of post secondary education in Washington with the state reimbursing employers for a portion of the student's wages. Whenever possible, employment will be related to the student's academic pursuits or area of career interest, with priority given to Washington residents.

176. WEST VIRGINIA HIGHER EDUCATION GRANT PROGRAM
PO Box 4007
Charleston, WV 25364

Residents of West Virginia are eligible for up to $1,340 (with the exact amount being based upon need) for study at an approved educational institution of other choice. These are non-repayable grants and cannot exceed the tuition and fee amount at the selected institution. The grants may be received for up to a total of four years of study. The average grant in a recent year was $718. In a recent year, 6,800 students were aided by this program.

177. WISCONSIN HIGHER EDUCATIONAL AIDS BOARD
25 W Main Street
Madison, WI 53707

The Wisconsin Higher Education Grant is for undergraduates enrolled at the University of Wisconsin and Vocational-Technical Institutions. The minimum award is $200 and the maximum is $1,800. WHEG grants are based on financial need and students are eligible for up to ten semesters. About 2,500 very high need freshmen and sophomores will receive additional grants under the Talent Incentives Program component of WHEG.

The Wisconsin Tuition Grant is an undergraduate program open to students enrolled in independent, nonprofit institutions in Wisconsin. All awards are based on financial need and the difference between the tuition actually paid by the student and the tuition which would have been paid if the student attended the University of Wisconsin-Madison. The maximum award is $2,000 with ten semesters of eligibility.

The Wisconsin Handicapped Program provides grants for undergraduate study to residents who are legally deaf or blind. To be eligible for a grant, the student must have financial need. If the handicap prevents the student from studying in a Wisconsin institution, he or she may attend an out-of-state institution that specializes in teaching the blind or deaf and still receive a maximum grant of $1,800 a year.

The Minnesota-Wisconsin Reciprocity Agreement is designed to make public colleges and universities more accessible to residents of Minnesota and Wisconsin by allowing applicants to pay a special reciprocity tuition instead of out-of-state tuition at schools in these two states.

The Guaranteed Student Loan Program makes low-interest loans available to students to help pay their costs of attending post-secondary schools. Under this program, undergraduate students may borrow up to $2,500 per academic year to a maximum of $12,500 for the undergraduate program. Graduate students may borrow up to $5,000 per academic year for an aggregate maximum, including undergraduate loans, of $25,000.

The Wisconsin Native American Student Grants are for students who attend Wisconsin institutions, either public, independent, or proprietary. Maximum award of $1,800 a year with a limit of five years of eligibility.

178. WOMEN'S SPORTS FOUNDATION
195 Moulton Street
San Francisco, CA 94123

The Foundation does not make awards as such but its publication Women's Sports Foundation Scholarship Guide (which sells for $2.00) lists over 10,000 awards which are available.

179. YAKIMA INDIAN AGENCY
P.O. Box 151
Toppenish, WA 98948

To provide financial assistance to Yakima tribe members interested in pursuing undergraduate or graduate education.

Eligible to apply are Yakima students of one-quarter or more blood quantum. They must be high school graduates and enrolled or planning to enroll in a postsecondary institution. Scholarship are awarded on the basis of academic achievement rather than financial need.

180. YOUTH OPPORTUNITIES FOUNDATION
8820 Sepulveda Boulevard, Suite 208
Los Angeles, CA 90045

The Foundation makes awards of from $100 to $1,000 to California Spanish-surnamed students. Candidates must have both ability and need and awards may be used at trade, junior, undergraduate, or graduate institutions. It has awarded over 3,000 scholarships since 1969.

The Foundation published a very useful book entitled Guide to Securing Collegiate Financial Aid which reviews all financial aid programs in California and contained a separate section on those for students of Spanish background.

181. ZETA PHI BETA SORORITY, Inc.
1734 New Hampshire Avenue, NW
Washington, DC 20009

To provide financial assistance to Black American women interested in postsecondary education.

Applicants must be enrolled or planning to enroll in a postsecondary institution of higher learning in the United States. They must be of good character, have an outstanding academic record, demonstrate leadership ability, and be recommended by a graduate chapter of Zeta Phi Beta Sorority.

The amount awarded varies, depending upon the educational requirements and financial needs of the recipient.

SECTION III

FEDERAL FINANCIAL AID PROGRAMS

This section summarizes information on federal financial aid programs. For complete details see The Student Guide: Five Financial Aid Programs 1987-1988 published by the US Department of Education. A free copy of the booklet may be obtained by writing the Consumer Information Center, Pueblo, CO 81009.

The US Department of Education offers five major student financial aid programs.

Pell Grants
Supplementary Educational Opportunity Grants (SEOG)
College Work Study (CWS)
Perkins Loans (formerly called National Direct Student Loans)
Guaranteed Student Loans (GSL) and PLUS Loans/Supplementary Loans for Students (SLS)

In general, grants need not be paid back, work-study offers a job for pay, and loans are borrowed money that must eventually be repaid with interest.

Students working toward a bachelor's degree are eligible for all types of programs. Graduate students may apply for all programs but Pell Grants and Supplementary Educational Opportunity Grants. For Pell Grants and GSL/PLUS/SLS you must attend college at least half time.

The awards may be used at over 8,000 colleges and universities, vocational schools, technical institutes, or hospital schools of nursing that take part in the US Department of Education financial aid programs. In general, US citizenship is required.

Most federal financial aid is awarded on the basis of financial need and the key information is the difference between your educational costs and how much support you will receive from your family.

The system of determining eligibility for financial aid is complex and the forms may be too complicated to understand and to fill out. For this reason, students interested in applying for financial aid from federal sources should make contact with the financial aid office at the school or college of your choice and get help in obtaining forms, filling them out, and filing them on time. Counselors in high school may also be able to help with this process. The Federal Student Aid Information Center, located in Rockville, Maryland, may also answer general questions. Call 301/984-4070 between 9 am and 5:30 pm Eastern Time.

The Five Federal Programs

1. PELL GRANTS are awarded to students working toward a bachelor's degree

who are enrolled at least half-time. The exact amount of the grant depends upon financial need but the maximum award in a recent year was $2,100.

For most students, Pell Grants are the basic award to which support from other sources may be added as available. Money for Pell Grants is sent to the school or college and funds distributed by it to the student or to the student's account.

Pell Grants need not be paid back.

2. SUPPLEMENTARY EDUCATIONAL OPPORTUNITY GRANTS offer up to $4,000 a year for students working for a bachelor's degree. They need not be paid back, like any other grant, but these awards are limited to the students with the greatest financial need.

   Like the Pell program, SEOGs are distributed by your school or college. However, there is one major difference. Each school receives enough money to pay for Pell grants for all of its students. But, schools are given a limited amount of money for SEOGs and once that money has been allocated no more SEOGs will be made. For that reason, it is important to file for SEOGs as soon as possible. Unlike the Pell program, part-time students may be eligible for SEOGs.

3. COLLEGE WORK-STUDY provides paid employment to help students earn money for school. Both undergraduate and graduate students are eligible for the program. The exact amount of the "work award" depends upon financial need and the availability of funds.

   The amount of work and the rate of pay vary by institution but the compensation must be at least the federal minimum wage (currently $3.35). Jobs may be on campus, working for the school or college itself or they may be off-campus with a governmental agency, a nonprofit social organization, or a business.

   The amount of work you may do is limited by the size of the work-study award you receive. As the better jobs may be filled first, it also pays to apply early for the college work-study program.

4. PERKINS LOANS are made for undergraduate or graduate study and must be repaid. Students may borrow up to $4,500 for the first two years of college and another $4,500 (or a total of $9,000) for the final two years. They may borrow up to $18,000 for graduate or professional study, the total includes any amount borrowed under the Perkins program for undergraduate study. Interest at 5 percent is charged on monies borrowed under this program with repayment scheduled to begin within nine months after you finish your education.

   Under certain circumstances Perkins loans may be "forgiven" (all or in part) if you accept certain kinds of work after college. This is true if you serve as a Peace Corps Volunteer, enter military service, work

in a Head Start program, teach in a public school serving low-income students, etc.

5. GUARANTEED STUDENT LOANS (GSLs) are loans made by a bank or other commercial lender to help finance either undergraduate or graduate school. The loans are guaranteed by a state agency so that the lender faces no danger of loss. Most of these loans are made at a rate of from 7 to 9 percent interest.

   The amount which may be borrowed under this program ranges from $2,625 a year for the first two years of college to $4,000 a year for the final two years. For graduate students, this amount is $7,500 a year. Loans must be repaid with the first payments starting no later than 6 to 12 months after completing your education. Once again, some or all of the loan may be forgiven if the student takes certain kinds of work after graduation.

   PLUS LOANS are made to parents of students, on much the same basis as GSLs. They may borrow up to $4,000 per year ($20,000 for the total college years) per child.

   SLS LOANS (Student Supplementary Loans) are like Plus Loans and are made directly to students for up to $4,000 a year ($20,000 for the total college years). Unlike GSLs, neither Plus Loans or SLS Loans require that the borrower demonstrate financial need.

   An agency in each state has been established to provide information on these financial aid programs and to guarantee loans. The name and address of the agency in your state is available through a counselor or through the booklet cited earlier.

SECTION IV

OTHER SOURCES OF INFORMATION ON FINANCIAL AID AND COLLEGE STUDY

These are some of the most usually recommended books on financial aid for college study. Dates of publication are not cited as most of them are revised annually or periodically.

The A's and B's of Academic Scholarships. Octameron Associates, PO Box 34437, Alexandria, VA 22302.

Academic Success and the College Minority Student: A Guidebook for College Survival. Ginn Press, 191 Spring Street, Lexington, MA 02175.

AFL-CIO Guide to Union Sponsored Scholarships, Awards, and Student Financial Aid. Education Department, AFL-CIO, 815 16th Street NW, Washington, DC 20006.

Association of American Publishers series of free booklets on such things as how to prepare for examinations, improving reading skills, and how to read textbooks. One Park Avenue, New York, NY 10016.

Best Buys in College Education. Times Books, Random House, 201 E 50th Street, New York, NY 10022.

Better Late Than Never: Financial Aid. Women's Equity Action League, 805 15th Street NW, Suite 822, Washington, DC 20005.

The Black Collegian (periodical with career articles). 1240 Broad Street, New Orleans, LA 70125.

Black Students Guide to Colleges. E.P. Dutton, Two Park Avenue, New York, NY 10016.

Black Students in Interracial Colleges. Garrett Park Press, PO Box 190, Garrett Park, MD 20896.

California Student Financial Aid Workbook. California Student Aid Commission, 1410 Fifth Street, Sacramento, CA 95814.

Chronicle Student Aid Annual. Chronicle Guidance Publications, Moravia, NY 13118.

The Collection Connection: How to Help Yourself Get Into College. The College Connection, PO Box 15113, Chevy Chase, MD 20815.

College Admissions Face to Face: How to Prepare for Interviews and Campus Visits. Transmantics, 1601 Connecticut Avenue NW, Washington, DC 20009.

The College Cost Book. College Board Publications, Box 886, New York, NY 10101.

College Bound Blacks: How to Succeed in College. Harry H. Lawson, 2051 W. Brichta Drive, Tucson, AZ 87745.

College Financial Aid Emergency Kit. Sun Features, Box 368, Cardiff, CA 92007.

College Grants from Uncle Sam. Octameron Associates, PO Box 3437, Alexandria, VA 22302.

The College Handbook. College Board Publications, PO Box 886, New York, NY 10101.

College Loans from Uncle Sam. Octameron Associates, PO Box 3437, Alexandria, VA 22302.

The College Money Book. Bobbs-Merrill Company, 630 Third Avenue, New York, NY 10017.

The College Money Handbook. Peterson's Guides, PO Box 2123, Princeton, NJ 08540.

Directory of Historically Black Colleges and Universities. College/ Industry Relations, National Alliance of Business, 1015 15th St. NW, Washington, DC 20005.

Directory of Special Opportunities for Women. Garrett Park Press, PO Box 190, Garrett Park, MD 20896.

Directory of Special Programs for Minority Group Members: Career Information Services, Employment Skills Banks, Financial Aid Sources. Garrett Park Press, PO Box 190, Garrett Park, MD 20896.

Dollars for College: Minority Guide to Scholarships and Financial Aid. Tinsley Communications, 101 N Armistead Ave., Suite 208C, Hampton, VA 23669.

Don't Miss Out. Octameron Associates, PO Box 3437, Alexandria, VA 22302.

Educational Financial Aid Sources for Women. Clairol Loving Care Scholarship Program, 345 Park Avenue, New York, NY 10154.

Equal Opportunity Publications (publishes the Minority Engineer which contains career information). 44 Broadway, Greenlawn, NY 11740.

Facing Facts About Your Future. Prudential Insurance, PO Box 36, Newark, NJ 07101.

Financial Aid for Education. Knights of Columbus, PO Drawer 1670, New Haven, CT 06507.

Financial Aid for Higher Education. William C. Brown Company, 2460 Konea Blvd., Dubuque, IA 52001.

Get Your Money, Honey. US Publications, PO Box 33147, Farraguat Station, Washington, DC 20033.

Graduate Fellowships for Minority Students. Black Collegian, 1240 S Broad Street, New Orleans, LA 70125.

Hispanic Financial Resource Handbook. Office of Hispanic Student Programs, Ohio State University, 347 Ohio Union, Columbus, OH 43210.

Illinois Student Financial Aids. Illinois State Board of Education, 100 First Street, Springfield, IL 62777.

Information for Minority Candidates: Financing Your Graduate Management Education. Graduate Management Admissions Council, 1299 Ocean Avenue, Suite 313, Santa Monica, CA 90401.

International Paper Company (series of free booklets on how to study, how to make a speech, how to use a library). College Survival Kit Department, PO 954, Madison Square Station, New York, NY 10010.

Meeting College Costs. College Board Publications, PO Box 886, New York, NY 10101.

Michigan College Admissions and Financial Assistance Handbook. Michigan Department of Education, Lansing, MI 48902.

Need a Lift? American Legion Education Department, PO Box 1050, Indianapolis, IN 46206.

Paying for Your Education: A Guide for Adult Learners. College Board Publications, PO Box 886, New York, NY 10101.

Project on Status of Women, Financial Aid: A Partial List of Resources. Association of American Colleges, 1818 R Street NW, Washington, DC 20009.

Scholarships, Fellowships and Loans News Service (a periodical). Bellman Publishing Company, PO Box 34937, Bethesda, MD 20817.

Scholarships, Fellowships, and Loans Directory. Bellman Publishing Company, PO Box 34937, Bethesda, MD 20817.

Selected List of Major Fellowship Opportunities and Aids for Education for US Citizens. Fellowships Office, National Science Foundation, 1800 G Street NW, Washington, DC 29550.

75 Scholarships Every Black Student Should Know About. Beckham House Publishers, 77 Ives Street, Suite 495, Providence, RI 02906.

SECTION V

FINANCIAL AID TERMINOLOGY

Each field of endeavor has its own vocabulary and that is also true in the area of college admissions and financial aid. Here are some of the terms you may run across in the next phase of your life.

ACADEMIC YEAR. The school year, generally around nine months long. Divided into either quarters (three months long) or semesters (four to five months long).

AID TO DEPENDENT CHILDREN. A program aiding low-income parents with children 18-22 years of age who are "essential family members" and attending postsecondary schools.

AMERICAN COLLEGE TESTING PROGRAM. One of the major admissions testing and financial aid service organizations.

APPROVED SCHOOL. A school whose course of study has been approved for payment of student financial aid.

ASSETS. Savings and checking accounts, home or business value, stocks, bonds, real estate, trust funds, etc. Cars are not considered assets, nor are possessions such as stamp collections or musical instruments.

ASSISTANTSHIP. A stipend awarded in return for service to a college. It usually involves a fixed number of hours per week and dictates the amount of classwork to be undertaken.

BASIC EDUCATIONAL OPPORTUNITY GRANT (BEOG). See the Pell Grants.

CAMPUS-BASED PROGRAMS. Supplemental Educational Opportunity Grants (SEOG's), College Work-Study (CWS), and Perkins Loans. These Federal programs are called "campus-based" because they are administered by the financial aid administrator at the school.

COLLEGE SCHOLARSHIP SERVICE. A private financial aid service which analyzes the financial aid form and reports this information to schools you designate.

COLLEGE WORK STUDY PROGRAM. A campus-based subsidized student employment program.

COOPERATIVE EDUCATION: A work-study concept whereby the student receives on-the-job training for at least one academic period. Employment is usually related to the student's chosen field of study.

COST OF EDUCATION. The total amount it will cost a student to go to school. It is usually expressed as a yearly figure. For Pell Grants, the cost of education is limited to tuition and fees; on-campus room and board (or a housing and food allowance for off-campus students); and allowances for books, supplies, and miscellaneous expenses. The campus-based and GSL/PLUS/SLS programs are more flexible and may include other expenses such as travel, child care, and costs related to a handicap.

DEFAULT. Failure to repay a student loan according to the terms agreed to when you signed a promissory note.

DEPENDENT STUDENT. One who must report not only his or her own (and a spouse's) income information, but also that of his or her parents, when applying for Federal student aid. A dependent student is one who does not fall into one of the categories given under the definition of Independent Student.

EDUCATIONAL OPPORTUNITY PROGRAM. A program for academically and economically disadvantaged students offering help in a variety of ways to help make college possible.

ELIGIBLE PROGRAM. A program of study that leads to a degree, certificate, or other recognized educational credential at an institution of higher education that participates in US Department of Education student financial aid programs.

EXPECTED FAMILY CONTRIBUTION (EFC)/FAMILY CONTRIBUTION (FC). This figure is determined by a formula and indicates how much of your family's financial resources should be available to help pay for school. This figure is important because your financial aid administrator will subtract it from your cost of education to find out how much you cannot pay.

FAMILY FINANCIAL STATEMENT. A needs analysis form used to determine the family's contribution toward college expenses.

FELLOWSHIP. Any grant to a graduate student which enables him/her to further his/her education. Repayment may or may not be required.

FINANCIAL AID FORM. The needs analysis form used by the College Scholarship Service to help determine the family's contribution toward college expenses.

FINANCIAL AID PACKAGE. The total amount of financial aid a student receives. Federal and non-Federal aid such as loans, grants, or work-study are combined in a "package" to help meet the student's need. Using available resources to give each student the best possible package of aid is one of the major responsibilities of a school's financial aid administrator.

FULL-TIME ATTENDANCE. Usually defined as 12 or more semester hours, about four-fifths of the normal maximum load.

INDEPENDENT STUDENT. One who reports only his or her own income information (and that of a spouse, if the student is married) when applying for Federal student aid.

INTERNSHIP. A period of supervised practical training required to begin professional practice. If you are enrolled in an internship program, and the internship requires all students to have at least a bachelor's degree before they are admitted (medical residency, for example), you may defer repayment of your Guaranteed Student Loan (GS), SLS, or Perkins Loan for up to 2 years.

NEEDS TEST. A financial analysis used to determine eligibility for federal and other types of financial aid.

PELL GRANTS. A major federal student aid grant program. See Section III.

PFS. "Parents' Financial Statement" and "Financial Aid Form," two forms used to report basic family financial information to agencies and colleges. Most colleges require the use of either of these forms for students applying for financial aid.

POSTSECONDARY EDUCATION. A general term applied to all education after/beyond high school.

PROMISSORY NOTE. The legal document you sign when you get a student loan. It lists the conditions under which you are borrowing and the terms under which you agree to pay back the loan.

ROTC BENEFITS. US Reserve Officers Training Corps (ROTC) offers scholarships to deserving students based upon academic ability and promise. Additionally, advanced ROTC cadets receive $100.00 per month for up to 10 months each school year.

SCHOLASTIC APTITUDE TEST. The college entrance test administered by the College Entrance Examination Board.

STATEMENT OF EDUCATIONAL PURPOSE. You must sign this statement in order to receive Federal student aid. By signing it, you agree to use your student aid only for education-related expenses.

STATEMENT OF REGISTRATION STATUS. If you are required to register with the Selective Service, you must sign a statement indicating you have done so before you can receive any Federal student aid. This requirement applies to males who were born on or after January 1, 1960, are at least 18, are citizens or eligible non-citizens, and are not currently on active duty in the Armed Forces.

SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG). A federal campus-based aid program for undergraduate students with exceptional financial need.

TUITION. The cost of instruction charged by a college or university. Tuition does not include fees, room and board, meals, books, or other charges.

VETERANS ADMINISTRATION (VA). The federal agency that administers programs for military service veterans and their dependents.

VETERANS BENEFITS. Educational benefits offered under the "GI Bill" to honorably discharged veterans. Military dependents or widows of deceased veterans may also apply.

VOCATIONAL REHABILITATION. A Combined federal and state program that provides training funds to eligible students.

Titles in Series

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